

## No. 2.

## SOME QUESTIONS AND ANSWERS

—ABOUT—

## CHRISTIAN GIVING,

—OR—

## PAYING WHAT WE OWE.

BY A LAYMAN.  
—◆—

“Why should I give or pay the One-Tenth of my income to Christian and Benevolent objects?”

The first and very much the most important reason is, because it is God's law, and the second, because you thereby promote *your* spiritual and temporal interests. In short, it *pays*. Pays in the highest and best sense of the word. Pays in spiritual blessings, pays in temporal prosperity, pays in peace of mind in having a question of duty *settled*. Transfers from you to your Heavenly Father the responsibility of *how much* you shall give. Permits *Him* to decide whether it shall be little or much as he prospers you.

“I am afraid I cannot afford it.”

You are right in naming that objection first, as it is the chief obstacle among nine-tenths of all christians. But you *can*. If you will try it, you will keep it up because you will find that you cannot afford *not* to do it—I mean in dollars and cents. Your objection is from the temporal standpoint and so is the reply. Did you ever try it? Ever know a business man, professional man, or farmer, who tried it and was not thereby prospered? Ever hear of one? Thousands, tens of thousands of laymen in the United States and England are practicing it, so that if there are any exceptions they ought to be known.

“Is it not wrong to appeal to my love of gain in this matter?”

Do you not pray for God's blessing on your temporal affairs? Do you mean what you say when you do? Do you not daily ask for the promised wisdom that you may be guided by it in all your duties? Do you keep your business, or daily labor, or your profession, separate from your religion? Don't you work for gain? Gain, that you may care for those you love and those who are dependent upon you? Gain that you may train and educate them in the best manner possible? Gain, that you may give them every advantage within your power? Gain, that you may do even more than this; that you may have to give and do for others; that you may the more liberally aid and support those who give themselves to charitable, benevolent and christian work; that you may give more for the spread of Christ's Kingdom in the earth? Is it wrong to pray for temporal prosperity with these objects in view?

“But are there not higher motives?”

Certainly; plenty of them. Your minister doubtless appeals to them at almost every service. But it is the *temporal* side of the question we are talking about, the practical side to you and me. You and I are *laymen*, not ministers; we don't preach; we are not missionaries. We may have to work hard and constantly to make ends meet, and care for our households and loved ones. Yet we owe something to others do we not? Something to God, which of course we cannot pay directly to Him, but only to others, the church, the poor, the heathen.

“How much do we owe?”

God says One-Tenth. He should know.

“Is this *all* we owe? Do we not owe *everything* to Him?”

Certainly, inasmuch as everything really belongs to Him. There is only so much money, so much property in the world. That which you now call *yours* belonged to some one else before. He gave it to you, and will belong to yet another when you leave it, but while in your possession you are accountable for its use. God does not ask you to give or pay it back, or transfer it to others. Whether you accept the fact or not, you are His steward for the entire amount, and you, and not another must render an account for all He lends to you.

“But did not our Savior tell the rich young man to sell all he had and give to the poor?”

Yes, and God told Abraham to offer up his son Isaac as a burnt offering, but he did not let him do it. Suppose the young man had started in good faith to obey this command. Do you think the Savior would have permitted him to do it? It was simply a test of his faith and to show him his own heart.

"Was not Tithe paying only a Mosaic law, and hence abolished by Christ?"

No. No more than the Sabbath. Abraham paid Tithes hundreds of years before Moses was born. So did Jacob. So it is fair to suppose did all the Patriarchs. In giving the law to Moses the first mention of the Tithe is the simple statement: "The Tithe is the Lord's." Not *shall* be, but *is*, and it was *twenty years* after this before God directed that the Levites should be supported from it.

"What other ancient authorities are there for the Divine origin of the Tithe?"

The Arabians and Phœnicians in Asia, the Ancient Britons, Romans and Grecians in Europe, and the Carthagenians in Africa, all paid Tithes to their Gods. Remember these nations existed hundreds and some of them thousands of years before Christ's advent. In the language of a learned historian, "Instances are mentioned in history of some nations which did not offer sacrifices, but in the annals of all time none are found who did not pay Tithes."

"Did Christ command or commend the law of Tithing?"

Indirectly and inferentially, yes. He said of the Pharisees who boasted how careful they were to tithe everything, "These ought ye to have done." Can you find in his teachings any stronger language than this regarding the Sabbath? Can you find any so strong?

"Is there any reason why our Savior did not more strongly commend the law of the Sabbath as well as the law of the Tithe?"

Yes. The conclusive reason, that the Jews did not *need* such teaching. They scrupulously observed *both* laws, and he reproved them for regarding the form too much and the spirit not enough.

"Do you mean to say that I should expect greater temporal prosperity if I scrupulously devote one-tenth of my income to the spread of Christ's Kingdom in the earth and to charitable and benevolent objects, and that the remaining nine-tenths will go further in the support of those dependent on me than if I should try to keep all for my own use?"

Yes. That is a plain question in plain English, and I mean just that.

"Can you explain the reason?"

No. Or at least not fully, and there are many more of God's laws which I cannot explain. Gravitation, for instance, or how vegetation grows, or how flowers are colored, or to come nearer to the subject, I cannot explain why men and beasts can do more and better work in one or five years working six days in the week, and resting, doing nothing so far as work is concerned, every seventh day.

"Do we not need the rest?"

Certainly ; I agree with you as to the facts, and facts, not theories, are what we are dealing with, and the facts are that it pays in temporal blessings to observe the laws of Tithes just as it does to observe the laws of the Sabbath. But can you explain *why* we need the seventh of time for rest? Why not the tenth or the sixth?

The seventh of time and the tenth of income, or "increase" as the Bible has it, *belong to God*, and while we *can* work seven days in the week and keep it up for years, and we *can* keep ten-tenths of all we make, we are poorer for it morally, physically and financially all the same.

"Are there not strictly *business* reasons that will at least partially account for the increased temporal prosperity of those who tithe their income?"

Yes. And yet it is hard to separate common sense and strict business matters and principles from God's laws.

"Whatever a man soweth, that shall he also reap." Tithing the income leads to system, is in fact system itself, and the harvest or reward of system in business, or farming, or professional life, is prosperity.

Tithing our income is a tangible recognition of God's real ownership of our substance, and his blessing naturally follows such recognition. It is a practical acknowledgment also of the claims of humanity upon us, and human nature is swift to respond to such evidences of sincerity by hearty words of encouragement and helping hands. But these are results rather than causes.

"But are there not other and deeper reasons than these?"

Yes. You believe a thing is *right*. In other words, you believe it to be your duty and have *faith* in it. By doing the thing itself you step into the line of your faith and duty, and you are at once and consciously a stronger, better and more self-reliant man. Your mind and heart broaden. Instead of receiving, you *give* favors, and you begin to realize the wealth of meaning in the Savior's words, "It is more blessed to give than to receive."

"Do not the promises of the Bible for the payment of the Tenth of income back to God refer solely to spiritual blessings?"

No. They refer very largely—I am tempted to say almost wholly—to temporal blessings. The 3rd chapter of Malachi is perhaps the plainest in the Bible on this subject. Read it carefully and see if you can torture its meaning into promises of spiritual blessings only.

"Would not your arguments lead me to pay the tenth from selfish motives?"

They are not *my* arguments. It is the ALMIGHTY who says:

"He that honoreth me I will honor." "Honor the Lord with thy substance, so shall thy barns be filled with plenty." The liberal soul shall

be made fat, and he that watereth shall be watered also himself." "Give and it shall be given unto you, good measure, pressed down, shaken together and running over, shall men give into your bosom."

"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. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground, neither shall the vine cast her fruit before the time in the field, saith the Lord of Hosts."

It is *right* to keep in mind the reward that always follows doing right, and the Devil is at the bottom of nearly all suggestions that you are doing your duty from wrong motives.

"Suppose I concede that I should pay Him the Tenth of my income, am I doing it when I give it to others?"

Yes. To them it is your *gift*, to Him it is your *payment*. You can pay Him nothing directly. He is now the real owner of all you have, and your account will be as a steward only.

"Is not 'Give as God hath prospered you' the New Testament rule?"

Yes. That is God's rule in both Testaments. In the Old Testament He directs just what proportion of your income you should return to Him—One Tenth—and our Savior directly sanctions the same proportion in the New Testament.

"Did the early Christian Church observe the law of Tithes?"

Yes. This fact is stated by Origen, Jerome, Augustine, Chrysotum and many other ancient authorities. Bingham in his "Christian Antiquities" says, "This is the unanimous judgment of the Fathers, and the voice of the Church uncontradicted for more than a thousand years, or until the usages of the church were alienated and perverted by the Papal Hierarchy during the dark ages."

"You claim that the payment to God of One-Tenth of our income *always* results in increased temporal and spiritual blessings. Suppose I concede the spiritual; are there no exceptions so far as temporal blessings are concerned?"

I do not believe there are any exceptions. I submit the following facts as evidence which you would doubtless accept as conclusive on any other subject.

During the last six years circulars have been sent to at least three-fourths of all the Evangelical ministers in the United States in all of which was the following statement and question: "My belief is that God blesses in temporal as well as in spiritual things the man who honors Him by set-

ting apart a stated portion of his income to His service. I have never known an exception. Have you?" The same question has been asked of many of these ministers two and even three times. Several little pamphlets similar to this, and on the same subject, have been carefully distributed by these ministers among more than 2,000,000 laymen, and in every one of these pamphlets the same statement was made and the same question asked. I now ask the same question of *you*. Do *you* know of any exception? If you do will you not write the circumstances to the address on the last page of this pamphlet, or relate them to your minister and ask him to write?

"Have any replied as to these facts?"

Yes, many hundreds, perhaps thousands, and *not a single authentic exception has ever been given*. Perhaps half a dozen cases were given where parties who practiced this rule had met with business reverses, but in nearly every instance it was added that they were recovering, and bid fair to be even better situated than before. A few extracts from these letters are published in the latter part of this pamphlet. Perhaps ten times as many of similar import have been filed away for possible future use. Aside from the replies have been so uniformly of the same character that for the two past none have been preserved.

"Am I to infer that I may hope and expect to get rich if I practice this system?"

Emphatically, No. All that is claimed is that you will be *more prosperous* in your temporal affairs than if you do not. Pay the Tenth precisely for the same reason that you observe the Sabbath, *i. e. because it is God's law*. You do not keep the Sabbath to get rich or to make money, neither should you pay the Tenth for this purpose, yet you know you are better off in your temporal affairs for keeping the Sabbath, and all who have ever tried it are uniform in their testimony that paying the Tith brings God's blessings upon their temporal affairs. In short, *they have found by experience that He keeps His promises*.

Now, right here, I want to emphasize the fact again that we are discussing only the *temporal* side of this subject, and I cheerfully admit the inestimably greater importance of the spiritual blessings that flow from and follow honoring God with our substance.

"Is any progress being made in awakening public thought on this subject, and are there any apparent results?"

Yes; and especially within the last two or three years.

I have abundant evidence for believing that there are, at least, ten times as many Christians now tithing their income as there were five years ago, and the results are becoming apparent in church finances. Naturally

they are most marked in the financial reports of those denominations in which most attention has been given to this subject.

“What would be the result were all Christians to devote One-Tenth of their income to God?”

In reply to this question I give a few statistics, basing them on the reports of the Presbyterian Church, as I happen to have them before me.

First—I will say that the *Government Officials* estimate the annual income of the entire population of the United States to be a little over *Seven Billions of Dollars*. This gives to every man, woman and child an annual income of a little more than \$175.00, or 55 cents a day. Now, estimate the number of active members in the Presbyterian Church at 500,000, children and adherents 500,000 more, making a total of 1,000,000. Multiply this by 55 cents, the annual daily income of each, and you have the sum of \$550,000 as the daily income of the Presbyterian Church. One-Tenth of this is \$55,000. Multiply this by the number of days in the year and you have, in round numbers, more than \$20,000,000 as the one-tenth of the annual income.

This means that the membership and adherents of the Presbyterian Church in this country should pay annually for charitable, benevolent and Christian purposes at least *twenty million dollars*; as no one will claim that they are below the average in wealth or material prosperity.

—“How much do they pay now?”

They pay for congregational purposes, which includes the building of churches, and pastors' salaries, about \$6,500,000. For the different boards, the church and miscellaneous objects connected with their church work, and \$2,500,000, making a total of about \$9,000,000.

“Is this all they pay?”

No; it is safe to say that they bear their share in society of other charitable and benevolent duties, but this in the church as a whole, would probably not aggregate more than three millions.

“This would leave the immense sum of *eight millions*, or more. What would be done with this?”

By far the greater part of it would or should go directly toward the spread of Christ's Kingdom in the earth, establishing and supporting Christian schools in home and heathen lands, educating, training, sending out and supporting Home and Foreign Missionaries.

And now let me ask you a question. Suppose all Christians of all denominations tithed their income; how long would it be until the gospel would be heard by every man, woman and child on the earth? How long until the Millennium?

“Are all religious denominations becoming interested in Proportionate

Giving?"

Yes; all the leading Evangelical bodies, and many of the smaller ones, and the interest is rapidly increasing each year. The facts are, that in almost every community there are more or less sensible, practical, professional and business men, as well as farmers and mechanics, and also large numbers of Christian women, who have become tired of the so-called "liberty" of giving spasmodically or impulsively, giving a little, or nothing, according to circumstances, and have quietly decided to adopt *Proportionate Giving* as a rule of life. In some cases, almost whole congregations have so decided. So far as known, all, without exception, are delighted with the change. Giving, or "paying," becomes a positive pleasure instead of an unpleasant duty, and instead of trying to decide to what objects they *must* give, and how *little* will answer the purpose, they are always ready, are *cheerful* givers, and only desire to be guided aright in the bestowment of their gifts upon the best objects. They also soon have abundant evidence that they are receiving the promised reward, both in temporal and spiritual blessings.

"When should I commence?"

Now—*to-day*. Count what money you have on hand and put aside one-tenth of it. Add to this store one-tenth of all you receive from day to day and draw from it as you have calls for aid in behalf of benevolent and Christian work.

"Do you recommend this as the best method?"

Yes; for most people, especially farmers, mechanics and all persons who are not accustomed to keeping accounts. Professional men, tradesmen and business men who keep a record of their income and expenses prefer as a rule to open a "Benevolence" or "Tithing Account," charging this account with one-tenth of their entire nett income and crediting it with all sums paid out for Christian and benevolent work.

"You speak of 'nett income.' What constitutes my *nett* income."

If you are a farmer, it is all the money you receive for the products of your farm, the cash value of all your family consumes, and also the fair cash value of all you obtain by barter or exchange. From this gross amount it is fair to deduct before tithing, all money paid for hired help, and also whatever interest you pay or balance due on your *farm*, but *not* fair to deduct interest on anything else you may owe.

If you are a professional man, it is your entire income.

If you work on a salary, whether by the day or year, it is your entire income.

If you are in business, it is your entire income less your *business expenses* only. *Not* your personal or family expenses.

"Should I deduct insurance from my gross income before tithing it?"

If upon your property, No. If upon your goods or stock in business, Yes; as that comes under the head of business expenses. If on your life, No. "Taxes?" No. "House-rent?" If for your *business* house, Yes; if your dwelling, No. "Interest?" If on money borrowed in your business to enable you to *produce* income, Yes; if a personal matter, or on old debts, or on anything aside from your *income producing business*, No.

"Suppose I am a farmer and my lands and stock increase in value?"

Take no account of it until you sell them, or a part of them, then tithe the price you receive.

"Suppose I exchange the products of my farm for articles other than money?"

Estimate the cash value of what you receive, and put aside one-tenth of it. If you do not have the money, make a "ticket" of one-tenth the amount and place it where you keep your Tithe. When you next have money to redeem the ticket, do so and destroy it.

"Should I ever borrow from my Tithe fund for personal or family use?"

I very strongly advise against it. Many instances have been reported of this kind, and invariably with bad results as regards temporal prosperity. Your faith may often be tried in this direction, but you *can* and should withstand the temptation. A somewhat parallel case would be to suppose that you had borrowed money of some one and after paying the interest, should go to him and ask to borrow the interest back again. Remember, after you have put aside the Tenth it is no longer yours. You are simply an agent for its wise bestowal.

"Is there not rather too much of 'business' in these arguments?"

You and I being laymen, our religion and our business are inseparably connected. We cannot separate them if we would. Besides, the Bible is full of "business." It contains the finest and most practical business maxims and directions ever written, and they are meant for practical use by practical men.

"Suppose I am in debt. Should I not pay my debts before tithing my income?"

No. As well talk about not paying the interest on the money you borrow to use in business because you owe other debts. Your Tithe is of all debts the most sacred. Under such a rule, all you would have to do to escape all obligations to give or pay anything, would be to keep in debt. Besides, the absolutely universal experience of the very large number who have commenced tithing while in debt has been, that with the remaining nine-tenths they were able to pay their other debts more easily and

promptly, than if they had tried to keep the whole for that purpose.

“Should I tithe my capital?”

No. Whether your capital is in money, or property, or in brains or hands, or in all of these, it is that from which you produce income. Pay proportionately from your *income* only.

“Should I ever give *more* than the One-Tenth?”

Yes. When you can afford to do it without endangering your ability to produce income. When you do this it will be a “free will offering.” But be “just before you are generous.” In other words, pay what you owe before “giving” anything. Giving or making free will offerings cannot commence until the Tenth has been paid.

“Suppose I am able to support my family only by close economy, should I pay One-Tenth?”

Yes. And if for no other reason, because the remaining nine-tenths will go further.

“Strange logic that. Can it be really true?”

I believe it to be *absolutely true*, and my reasons are based on the personal testimony of hundreds, perhaps thousands, who have tested it. Will you not try it and *prove* its truthfulness. Now I admit that if you should do it for this purpose only, you would or at least you ought to be, disappointed. But I take it for granted that you are a *Christian*, that you do want to honor God with your substance, that you do trust his promises and that you want to do your duty. With these motives you will not be disappointed.

Do not the *Mormons* pay Tithes?”

Yes. *Compelled* to pay by their leaders, and yet, considering their surroundings, can you point to a more prosperous people financially than they? And is not their ability to send proselyting missionaries all over Europe, and their amazing success as propagandists due wholly to this fact? They pay Tithes to the Mormon priesthood who devote them to infamous purposes. That Mormons pay tithes can certainly be no argument against the rule. It is rather an additional evidence that paying the Tenth does not impoverish, and also that if Christians paid Tithes to God, and for his cause as faithfully as do the Mormons to their priests, the world would soon be converted to Christ.

“Should I pay the Tenth to my minister or pastor, and let him become my steward for its wise bestowal?”

No. Not as a rule. You must render your own account, and not another for you. You cannot transfer or shirk the responsibility.

“Should not the rich give proportionately more than the poor?”

The obligation to *pay* the Tenth is binding upon the rich and poor

alike, but the *gifts* after payment has been made, or in other words the *free will offerings*, of the rich, and those in comfortable circumstances should be very much greater.

"Will the greater gifts bring upon the givers greater blessings than the small offerings of the poor?"

No, by no means. The poor widow had doubtless paid her Tithes. The two mites was her *offering*, yet what a wonderful reward she received.

"Should I confine my gifts to my own church?"

No, nor to your own neighborhood. Such a course tends to dwarf your Christian manhood and narrow your views. Many ask if Pew Rent should be counted. Most certainly; it is your method of supporting your own church and pastor.

"Should I husband the tenth so as to be able to give largely to certain objects?"

As a rule, No. The heart needs to be kept warm by *constant* giving, and only a very few can be both constant and large givers; but as regards both the objects and the amounts of your gifts—"if any man lack wisdom let him ask of God."

"Suppose that for the present I am not quite decided to adopt tithing my income, but that I resolve to be *liberal*? Will not that answer?"

What is "being liberal," and are you sure your Heavenly Father's estimate of liberality will agree with yours?

"Suppose I give until I *feel* it?"

Possibly you have inherited or acquired a "close" disposition and would "feel" the giving of a nickel or a dime, when you ought to give a dollar, or you might "feel" the giving of a dollar when you ought to give ten. Or, on the other hand, you may have a naturally generous nature, and in order to "feel" it, would have to give, say, ten dollars, when one, or two, or five would be nearer right. Feeling, and even conscience are not safe guides. God's law *is* a safe guide, and it pays, literally, and in every sense to obey it.

"Should every one, and by this I mean to include those who are not professing Christians, pay the Tenth, and if yes, have they, too, the right to expect the promised rewards?"

Yes; why not? A great many people who are not professing Christians keep the Sabbath, and are not only benefitted thereby, in every respect, but for that reason are brought nearer to God, and their reconciliation to Him and acceptance of the Savior is made more probable. The same results would naturally follow observing the law of Tithes.

Will you not carefully read the following extracts from God's Word and especially notice how much *He* makes of temporal prosperity as the reward of giving.

## REWARDS OF GIVING.

"Blessed is he that considereth the poor: the Lord will deliver him in time of trouble. The Lord will preserve him and keep him alive; and he shall be blessed upon the earth; and thou wilt not deliver him unto the will of his enemies. The Lord will strengthen him on the bed of languishing; thou wilt make all his bed in his sickness."—Ps. 41-1.

"Trust in the Lord, and do good, so shalt thou dwell in the land, and verily thou shalt be fed."—Ps. 37-3.

"Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine."—Prov. 3-6.

"There is that scattereth and yet increaseth; there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat, and he that watereth shall be watered also himself."—Prov. 19-17.

"And if thou draw out thy soul to the hungry, and satisfy the afflicted soul, then shall thy light rise in obscurity, and thy darkness be as the noon-day; and the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones; and thou shalt be like a watered garden, and like a spring of water whose waters fail not."—Is. 58-10.

"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. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground, neither shall your vine cast her fruit before the time in the field, saith the Lord of Hosts."—Mal. 3-10.

"Give and it shall be given unto you—good measure, pressed down, shaken together and running over, shall men give into your bosom. For with the same measure you mete withal it shall be measured to you again."—Luke 6-38.

"I have showed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, 'It is more blessed to give than to receive'."—Acts 20-35.

"Every man as he purposeth in his heart, so let him give; not grudgingly or of necessity; for God loveth a cheerful giver. And God is able to make all grace (the word "grace" here refers to temporal blessings) abound towards you; that ye always having all sufficiency in all things may abound to every good work"—2d Cor. 9-7.

The following testimonials have been published within the last two or three years in more than a million copies of little pamphlets similar to this. A much larger number of entirely new ones could be substituted for or added to these, but they would vary only as to details, being almost exactly the same in substance. *No conflicting testimony worthy the name has ever been received.* Could human evidence be stronger? Would you not accept it, could you doubt it on any other subject? And finally will you not join the already great and rapidly increasing army of *Proportionate Givers*.

**From a Pastor in New Jersey.**

I commenced the practice when in a condition of deep financial embarrassment, and the way brightens in that direction each step I take.

**From a Pastor in Mich.**

My father lived by that rule and prospered. I have for eight years, since leaving the seminary, and have prospered; the wealthiest man in my church and community has lived by it.

**From a Pastor in Indiana.**

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

**From a Pastor in Maine.**

I have known some ministers and members who have done this for many years. Such have invariably had prosperity. The Bible doctrine and practice is sound and true.

**From a Pastor in Missouri.**

I have been personally acquainted with but two men who made it a rule to give unto the Lord the tenth of their increase, and they were prospered exceedingly.

**From a Pastor in West Virginia.**

During a recent pastorate in Baltimore City, I was struck with the fact that the only business man in my church not seriously affected by the hard times, was the solitary individual who gave proportionately.

**From a Pastor in Pennsylvania.**

Mr. ——— told me that from the day of his conversion he commenced giving one-tenth to the cause of God, and during the following eleven years he gave more than he was worth when converted, and that God prospered him so that he was worth after eleven years of giving ten times more than before.

**From a Pastor in Ohio.**

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

**From a Pastor in Northern New York.**

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

**From a Pastor in Iowa.**

One of the richest and most influential men of this State, is a layman of the M. E. Church, in ———. He has religiously adhered to the one-tenth plan, and great prosperity and honor have been his. Numerous such instances have come to me in my ministry.

**From a Pastor in Kentucky.**

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

**From a Pastor in New Jersey.**

For many years I have adopted the plan of giving one-tenth, never going below it, and in all these years have steadily prospered in worldly things. When my giving was irregular, small and spasmodic my temporal affairs followed in the same line.

**From a Pastor in Illinois.**

I have one man in the bounds of my charge that gives systematically, and he is getting rich. He says he never saved any money until he adopted that plan, and would be afraid to abandon it now lest God should take away his property and give it to a more faithful steward.

**From a Pastor in Ohio.**

One man in my congregation has practiced this course. He was at one time very prosperous; then he almost failed in business, yet one-tenth of his gross income always found its way into benevolent enterprises; people were astonished at his tenacity and now he is better off than ever. His offerings are increasing from year to year.

**From a Pastor in New York.**

I have been in the active work of a Pastor thirty-seven years, and have been an observer of the results of Christian giving, and I have never known one case where a Christian faithfully and uniformly gave conscientiously and proportionately who was not highly prospered in his temporal affairs. These are the very men God can trust with earthly goods.

**From a Pastor in Iowa.**

I have a member having a wife and three children, who sacredly lays away one-tenth of his wages as soon as received, and who finds God's blessing upon him continually as a result of his striving to honor Him. He declares that he would not under any consideration return to the hap-hazard method of dispensing his means for religious uses.

#### From a Pastor in New York.

• I know of three boys or young men, who began life on the systematic plan of giving, and are now men in business, the lowest of them having property to the amount of \$50,000; another owning probably over \$100,000 and the third \$200,000. Their tenth was not a drag but a stimulus; a safety-valve to avarice; a strong cord to bind them to the church and religion in times of temptation.

#### From a Pastor in Minn.

I have known many men who have given the tenth, and the testimony of all was that they could not afford to do otherwise, and that after the tenth, they had more to give of what was left than they had been able to give of the whole, before their decision to act upon scriptural principle and devote to the Lord his share. I keep my box and tithes all that comes in and the Lord takes care of us right royally.

#### From a Pastor in Pennsylvania.

I have known intimately three men who follow this method. The Lord has prospered them. Temporally they are more than usually prosperous. I do not think that way of giving the only reason. They are upright, active, prompt, energetic and careful business men. Still I think their method of giving tends to correct careless methods of keeping accounts and loose habits in business.

#### From a Pastor in Georgia.

An intelligent lady of my church, on the death of her husband adopted the rule, and not only has she been blessed personally, but her four daughters, and indeed all of her seven children seem to be the objects of the divine favor. All are prospering temporally, and all save the little boy are consistent christians. •

#### From a Pastor in Philadelphia.

Twenty-five years ago, when I had nothing but my salary of \$100 a year, as a junior traveling minister of the Phil. Con., I adopted the plan of devoting regularly one-tenth of my income to charitable and religious objects. I have adhered to the plan. God has graciously favored me in my ministry and blessed me in temporal things. I have been enabled to give away thousands, and have thousands left.

#### From a Pastor in Ohio.

I never knew a case where one-tenth was given that did not produce the most satisfactory results. I know of a few men who have grown rich in this way; I believe it to be about the surest way to property that a man can possibly adopt in this world: it is just what the scriptures call it, the "scattering which increaseth." While the opposite plan is the "withholding more than is meet, but it tendeth to poverty."

#### From a Pastor in Pa.

I was in doubt for a long time that I ought to give largely to benevolence, while I was in debt. I began to doubt, however, after a hard and unsuccessful struggle to get out of debt that I should ever succeed. At length I was persuaded that I was "robbing God" to pay my creditors. My wife and I consulted over the matter and decided to give a tenth, which we have done, and God is prospering us beyond any previous experience.

#### From a Pastor in Pennsylvania.

Sometime ago I was receiving from a christian gentleman in Philadelphia certain things needed in my church. He told me to make my own selection from the Lord's portion; and remarked, that for thirty years he had been giving the one-tenth of his increase to the Lord. He commenced business on this principle; and during all that time he has been enabled to pay 100 cents on the dollar, and every year has had more and more to give back to Him from whom he received every good and perfect gift. •

#### From a Pastor in Maryland.

I have had a great deal to do with the finances of the church for years, and believe the systematic plan is the best. I know a brother in the church who commenced on a small business capital and covenanted with God (I wrote his pledge in a book) if he prospered him, he would give one-tenth till he was worth TEN THOUSAND DOLLARS, and then would give ONE-FOURTH until worth twenty-five thousand dollars, and after that give his whole income. In 1858 and 1859 I was his pastor, and he was then giving ONE-FOURTH. Since that time he has become worth \$25,000, and now gives all his income.

#### From a Pastor in Ohio.

A gentleman of my acquaintance formerly had a little wagon shop. It was with great difficulty that he made a living for his family. He was called poor, and also had the reputation of being close. One Sabbath at our missionary anniversary he surprised us by giving a liberal contribution. The wonder was, what made him do it? It soon became known that he had resolved to give one-tenth to the Lord. It seems from that time he began to prosper. Business increased, opportunities opened before him. To-day he lives in one of the finest houses in the city, is one of the wealthiest men in the church in C—, and is a whole-souled, generous christian.

#### From a Pastor in California.

A young man in one of my charges had commenced life for himself about six years before, with comparatively nothing, but had steadily gained in temporal things. After having given liberally to every benevolent purpose, at the close of the year he had saved money and asked counsel of me with reference to the proper place to use it. After this was settled I asked him how he came to have this money, which he said was the Lord's money. He replied that when he commenced business for himself he had commenced setting aside one-tenth for the Lord, and this was a portion of the money set aside. This brother was one of the most prosperous men I ever knew.

#### From a Pastor in New York.

In an experience personal, and with two noble members of a former charge, who for more than twenty years have practiced systematic and proportionate giving, the points you make get a very beautiful illustration. Almost uniformly as February 1st came round, these two brothers would, in balancing their books for the year, find several hundred dollars remaining of the Lord's money waiting special assignment. This of course after the full one-tenth had been given in the course of the year. And it was one of the special pleasures these two good men enjoyed on that first of February to send checks to causes that required extra aid. Only as their pastor, did I come to learn of these secret transactions of theirs with God. One of these days God's children generally shall know the duty and the joy of this kind of giving. And it will be their wonder then that they were ever so dull to learn.

### From a Pastor in Northern New York.

A wholesale merchant of my acquaintance came to this country from England when a young man and on arriving had some three hundred dollars which he loaned, and worked as a journeyman tailor. He opened an account at that time, giving one-tenth of his income to benevolence and has conscientiously continued until this time, giving in the aggregate many thousands of dollars. He is now distributing thousands annually.

### From a Pastor in Missouri.

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

### From a Pastor in New York.

I commenced giving a tenth years ago, when I found that I was spending all my salary, and it was hard to give anything. I have found it a great comfort and pleasure to me ever since. One of my younger elders commenced the practice some years since, and no one among us has been so prosperous in business as he, or gives so much. I know a wealthy banker, a Presbyterian elder, who commenced to do the same when a young man, with little means, and now his gifts are large.

### From a Pastor in Iowa.

I know a merchant who gave ten per cent of his income. His business prospered, and better still, he became a christian, and was one of the most devout, humble and spiritually minded christians I ever knew. If he was thanked for a gift to some good object, his reply was "you don't need to thank me, it is the Lord's money;" referring to his custom of laying aside a certain portion of his profits for the Lord's work.

### From a Pastor in Ohio.

I have practiced giving the tenth of my income to the Lord for years, and find that I give more money and give it more cheerfully, and I think more intelligently than before. I have known several who adopted this rule and in every case it worked well. One man who gave a tenth and was greatly prospered (giving one year to my knowledge \$1800) was broken up in business by a company with which he was connected; but I saw him in his adversity and he was the same happy christian man as formerly. He labored to glorify God with his wealth when he had it, and when it took wings and flew away he did not mourn over it. The last I heard the Lord was blessing him again in temporal matters.

### From a Pastor in Indiana.

It is my judgment that there is nothing that will so foster exact and honest business habits, in all other things as systematic paying to the Lord what we owe Him. This of itself will make for any of us many more dollars than it costs us in tithes and offerings. Really, to be honest with God is one of the most selfish things I know of, for it comes back a hundred fold or more every time. I have a friend (one of the most prominent physicians here) who pursues this plan. It is a pleasure to see and hear him when I present any case to him (if it commends itself), he gives freely and with the greatest manifest pleasure. He says "It is not giving, only directing the gift." He has been greatly prospered in every respect.

### From a Pastor in Iowa.

Some years ago I was in business and in debt, and, after making a covenant with the Lord (I had not learned that God had already made a covenant with me if I would come to it) to give to Him one-tenth of all my increase. I gave all my affairs into His hands asking Him to just give or withhold as would be most for His glory. From that time my business increased, I had all I could attend to, and all seemed to turn to money. In a short time (about two years) I was out of debt. I have kept on giving one-tenth of all I received and have never lacked means. I have known others who have done this and all have been prospered. It is not so much the money we get, but, **OH THE JOY OF GIVING!** There is no work in the vineyard of the Lord that gives more pleasure than doing duty in this way.

### From a Business Man in Chicago.

My grandfather followed the plan you suggest and his sons after him; coming in the third generation I follow in their teachings. I began about eighteen years ago, and while I have been steadily prosperous, have never seen the year when there was not apparently some strong reason why I should not pay the tenth that year. The habit or plan has been the influence that carried me through. I know one christian man who was the soul of generosity, until one year he overgave largely, and then balanced by undergiving for two or three years; the result, his gifts for ten years or longer have dwindled to a mere nothing. In this, as in other matters, the good Lord knows what we need to make character that will in the long run and on the broad scale, be most of a success in satisfaction to its possessor, and usefulness to the world.

### From a Pastor in Central New York.

I have men in my church who have acted upon this principle for years. They are the largest givers but not the richest men. One of them said to me the other day that he was always surprised to find how much he had to give, and giving was a great pleasure. He is among the prosperous.

Many men in my church are what the world calls rich. I run my mind over all the most prominent of them, but who are small givers, and I find that there is not one of them who has not a skeleton in his closet. I have never known a man who gave the one-tenth, or who gave proportionately, who was not blessed with a competency, if not prosperity. I take time to write you this because I feel if such facts as the above can be collected and given to the church they must produce a profound impression.

### From a Pastor on Long Island, N. Y.

In a former charge, I had an official member who made it a sacred duty to lay aside one-tenth of his income as rapidly as it came into his possession. Doing this in an unostentatious manner, no one could accuse him of seeking to win favor thereby. He informed me that he never felt it a burden to do for God. When calls were made upon him for contributions to any cause, he sought to understand the character of the claim, and God's will, then act accordingly. It was no hardship for him as one of God's cashiers to transfer some of God's money. He never considered that he was giving anything except when he took it from the remaining nine-tenths, as the one-tenth did not belong to him.

The uniform experience of this brother was, that he was richly blessed in his temporal and spiritual interests as a result of his efforts to honor God with his substance. When on a certain occasion his receipts were somewhat curtailed he did not regard it as an affliction, but as an act of wisdom on the part of God for some reason unknown to him.

### From a Pastor in Washington Territory.

My father ever since I can remember, gave away one-tenth of his income. He was an early missionary to the Indians, but was driven from his field in 1848, and then was worth nothing, and found it very hard to support his family, but he has prospered pecuniarily, so that he is now, if I am not mistaken, the richest clergyman of his denomination in Oregon or Washington Territory, being worth between seven and ten thousand dollars. By counting up as many of his larger gifts, as I can now remember, they amount to about twelve thousand dollars, and I presume two or three thousand more might be truthfully added. For about eighteen years he has given away much more than a tenth, and for the last eight has given all his income. From him I learned the same principle, and have followed it since I was twenty-one. I have been in the ministry, studying for it twelve years and I have never been cramped for money as many of my brethren in the Theological Seminary, and in the ministry (as well as out of it) have been, and never borrowed but fifteen dollars I think in my life. In these sixteen years I have been able to give to the causes of benevolence \$1,191.76, although my income has generally ranged between \$700 and \$1000. Since I was worth \$1000 I have also added to the tenth of my income, a tenth of all I lay up above \$1000. I should certainly be afraid to give up the plan for I should expect to get into trouble pecuniarily, yet I trust if disaster should come, I should still be willing to give the same amount, for I believe it to be the duty, not so as to make money, but because it is right. One man in my church adopted the same plan a few years ago as soon as he became a Christian, and he has steadily prospered.

### From a Pastor in Indiana.

You ask for facts: I cannot give facts in regard to others, as I know not how those whom I have known to adopt this principle have persevered in its practice. It may not be ostentatious for me to relate briefly my own experience. About thirty years ago while I was living on a Home Mission salary of \$400, I secretly set apart one-tenth of my salary for benevolent purposes. I then began giving \$40 yearly, dividing my gifts among many objects. My salary was increased after a few years to \$500, then to \$600, then to \$650, then to \$1000, then to \$1200 and for three years to \$1400, and now it is only \$1000. As my salary increased I still gave one-tenth. I wish to say that I have been wonderfully prospered in my pecuniary affairs, and have had great satisfaction, and received spiritual profit from this course.

I have kept an account of my gifts to different objects in my little account book, and it is easy to estimate that my charitable gifts in those thirty years have not fallen much if any short of \$3000, yet I have been abundantly supplied with what was needful for myself and family. My two sons set themselves up in business and married; I furnished them with \$1000 each to give them a start. I have kept up the insurance policies on my life on the endowment plan, one of \$2000 has matured and has been paid; one for \$1000 is due next July, and one for \$1000 is due in about three years, and another for \$1000 will be due in about eight years. I have \$400 at interest, and have just built a snug and tasty house in a beautiful town where I hope to find shelter in my old age as I am already past my three score years. A few hundreds only of the means I now have were received by legacy, and when I began this system of giving one-tenth I had very little in advance. No one of my gifts has afforded me more satisfaction than the aid I have given for a few years to a superannuated minister and missionary who is without employment and poor. I wish it understood that I acknowledge all this prosperity as the favor of God's providence.

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