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"My Money Creed"

This Discussion is taken from an Essay by

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What do we need? Not more collections. Not fewer collections. We need a generation of Christian men who will understand the plain truth about the stewardship of money. What is this truth? We might put it into a creed for Christian stewards.

I BELIEVE

I. My money is mine only in trust. It belongs to God, just as I do.

II. This money is not filthy lucre. It is not the devil's coin. It is stored-up human power. It is so much of myself which I can set at work in China or India or New York or Colorado.

III. God is counting upon this money for His work. It is to build His churches and preach His gospel, train His workers and send them out, teach and heal and save His children, and help bring in a new kingdom of righteousness and brotherhood and peace.

IV. To spend my income rightly is one of my first tasks as a Christian. Until I settle this, my prayers and confessions will be like saying, "Lord, Lord," and not doing the will of my Father.

V. I should set aside a definite proportion of my income for the church and the service of others. I do this in acknowledgment of God's sovereignty over all of my material possessions. I do this to guard against my own selfishness. I do this because it is business-like. Giving by impulse and without system does not accord with the importance of this work.

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

VII. I should invest this money for God as carefully as in my temporal business and keep strict account of this fund. I should study my church and its work that I may give wisely. I should give systematically. I should pray with my giving.

What would such systematic giving mean for Christian men?

FIRST. It would mean moral victory. We have slurred over the passages in which Jesus has pointed out the peril of money. He made it one of the two great dangers of the Christian life—the love of the world and the fear of the world. There are multitudes of the Christian men whom God has prospered who are actually giving less percentage of their income today than ten or twenty years ago. It hurts them to give what they do. Their danger is as real as that of the drunkard or gambler, and more subtle. A fixed proportion set definitely aside means moral victory.

SECOND. It would mean freedom and joy in giving. The Lord loveth a cheerful giver, but there are many people to whom giving is more like pulling a tooth. Benjamin Adams, of sainted name, wrote on "The Fun of Giving." Set a proportion apart once for all. You will find so much freedom and joy in the spending of it that you will want to increase the amount.

THIRD. It would mean a richer spiritual life. There is only one method of spiritual growth. That is fellowship with God. And here is a fellowship in the things that are most like God and that He cares most about—giving and loving and serving. Indeed, there is no salvation at all without this. Salvation is just another word for life. And Jesus knows no other kind of life or salvation than this: "Except a grain of wheat fall into the ground and die, it abideth alone. He that loveth his life loseth it."

For these principles and statements there are many witnesses. Here is the letter of a noble layman who serves equally with time

and money: "I am glad to bear testimony to the enrichment of my own spiritual life through systematic giving. For several years I have kept an entirely separate bank account which I call the 'Lord's Account.' In that account I deposit every month one-fifth of my income. In that way I divest my mind entirely of any need to consider whether I can give or not, leaving only the question of the objects to be chosen. The giving has already been done. The above method I adopted after talking it over with my wife. It has proven to be a great blessing to us both."

Some one is saying, "All that is true and I should follow it if I were rich like my neighbor." My brother, this is not the special duty of a few that we have been talking about. And the test of our Christian life is not what we should do with our neighbor's wealth, but what manner of stewards we are in the little or the much that we possess.

Between two native converts on the mission field this talk took place:

"If you had a hundred sheep would you give fifty of them for the Lord's work?"

"Yes, I would."

"Would you do the same if you had a hundred cows?"

"Yes, I would."

"Would you do the same if you had a hundred horses,"

"Yes, I would."

"If you had two pigs, would you give one of them to Him?"

"No, I wouldn't; and you have no right to ask me when you know I have two pigs."

The Lord's chief need is not great gifts. It is men who acknowledge His Lordship in business and in time and in money, humble folks and rich folks, for their sake and the world's sake. He wants them all.