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Tithing/Stewardship

INVESTMENTS, HERE AND HEREAFTER

By

John Stockton

*“Follow peace with all men, and holiness, without
which no man shall see the Lord” Heb 12:14*

Spreading Scriptural Holiness to the World

Wesleyan Heritage Publications
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HERE AND HEREAFTER

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Nazarene Publishing House

Kansas City, Missouri

FIRST PRINTING, 1964

Printed in the United States of America

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DEDICATION

To one who was reared in a Nazarene parsonage by parents who came into our church when it was organized at Pilot Point, Texas, in 1908...

To one who knows, by both observation and experience, the sacrifice and effort it has taken to promote the work of the Lord through the channels of our church...

To my wife, Ruth, who has spent her life serving others for Christ's sake, this book is affectionately dedicated.

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ACKNOWLEDGMENTS

The following publishers have been kind enough to give me permission to use the following poems from their publication:

The Reilly and Lee Company, Chicago, Illinois: "Sermons We See," by Edgar A. Guest, from Leaves of Gold.

Zondervan Publishing House, Grand Rapids, Michigan: "The Chimes of Amsterdam," by Mrs. George W. Paull, from Inspirational and Devotional Verse, compiled by Bob Jones, Jr.

[These poems have been omitted from this electronic edition -- DVM]

I also wish to express appreciation for the secretarial and editorial assistance of Mrs. Milton Parrish in preparing this manuscript, and to Mrs. Mendell Taylor for her counsel and advice.

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FOREWORD

It has been a pleasure to serve the Church of the Nazarene in the capacity of general treasurer for the past eighteen years. During this time I have seen many things that strengthened my faith and made me appreciate more deeply the opportunity of service to Christ and His kingdom.

I am writing this book at the request of the Department of Stewardship, hoping that some of my observations may be a blessing to those who read it, and a source of encouragement to those who have consecrated their lives to Christ.

John Stockton

INVESTMENTS
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PREFACE

Life's greatest enterprise is to master the technique of making a "go" of the biggest business of all, the business of living. The Lord has set all of us up in this business with plenty of assets to bring amazing returns. If these are wasted on ourselves, we are guilty of spiritual embezzlement. This ends in moral bankruptcy. On the other hand, if we wisely invest these assets, we will receive compounded dividends today, tomorrow, and always.

Those searching for the way to properly invest their moral and spiritual assets will receive inspiration and guidance from a study of Investments Here and Hereafter. Dr. John Stockton has combined his thorough understanding of the world of finance with his keen insights into Christian principles to point the way to life at its highest and most rewarding level. Out of the wealth of his experiences, the riches of his character, and the resources of his heart he has graphically portrayed the possibilities of investing our lives in that which will outlast our lives.

The author has shown that, although we live in time, we can still participate in the eternal; although we are finite, we can still enjoy the infinite; and although we handle material things, we can still turn them into eternal values.

Mendell Taylor

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CHAPTER ONE
Money and Its Uses

What is money?

One writer has said that economists have as many conflicting notions about money as theologians have creeds! Both groups are far from being unanimous. Some would define money as coins, bills, and bank notes. Others would include checks, bank deposits, and similar forms of exchange.

Economists do agree that the function of money is twofold. First, money is a meter by which the value of other material possessions is measured. Second, money is a medium of exchange. Some writers say that prehistoric man had no need for money, but others contend that no tribe ever existed so ignorant or so unlearned that it did not have some form of money.

The thing that makes money important to us is that it serves as a medium of exchange; otherwise a one-dollar bill would be as valuable as a one-thousand-dollar bill. The two bills are the same size. There is as much paper used in the one-dollar bill as in the thousand-dollar bill. The cost of printing is the same. The cost of labor is the same. The difference is that the thousand-dollar bill has a thousand times as much security back of it as the one-dollar bill.

Supply and demand regulate the value of goods in terms of money, unless otherwise controlled by man's planning. If goods are not plentiful enough to care for the needs of the people, they become more and more valuable. But if there is an oversupply, the value decreases in terms of money. For the purpose of this discussion, let us say that money is anything used as a value meter and a medium of exchange.

In the past men used different things as bases of exchange. For instance, at times cattle, wheat, and tobacco were used to measure the value of other commodities. This may seem strange to us, but the same principle was used then as is used now. At present the chief things used for money are coin and paper. We will admit, of course, that coin and paper are much more convenient for exchange than cattle or grain.

During depression days, when there was not enough money to carry on business, some banks issued scrip. It was passed out to their customers with the understanding that the banks would replace it with currency on a certain date. People used this scrip to purchase goods, or to pay debts, just as though it were real money. In fact, in their own community, it served the same purpose while it was in use. But on the day the banks replaced it with United States currency, it ceased to be a medium of exchange and therefore was of no value.

The story is told of a hunter who stopped for breakfast in a certain hotel before leaving on the day's hunt. He asked George, who was both the proprietor and his friend, to keep a thousand-dollar

bill for him, because he did not want to carry so much money while out hunting. This, of course, was back in the days when a thousand-dollar bill was worth something! George agreed. The hunter gave him the bill, and it was put in the cash drawer with hotel funds.

During the day, George remembered a thousand-dollar note of his now due. He thought how amusing it would be to pay it with a thousand-dollar bill. George reasoned that his hunter friend would just as soon have his money in small bills, so he took the large bill and paid his note.

The man who received the bill thought of someone to whom he owed a thousand dollars, so he in turn paid his debt with the same bill. On and on through the little village it went until twelve debts of one thousand dollars each had been paid.

The last man to receive the money had purchased some land from George, the hotel proprietor, so he went to the hotel and paid his debt. George placed the thousand-dollar bill in the cash drawer from which it had started its busy day. A few minutes later his friend came in from the hunt. He approached George saying, "Thanks for keeping my thousand-dollar bill. I'll take it now."

George handed over the bill. To his amazement, the hunter tore the bill in half, threw it in the wastebasket, and said, "That was just a gag. The bill was counterfeit in the first place!" Thus a bill of no value had paid thirteen thousand dollars in debts and no one was the loser.

A great deal of money in banks is loaned without ever leaving the premises. Especially is this true in a town with only one bank. For instance, Mr. Jones calls at the bank and borrows five thousand dollars to buy cattle. The cattle are purchased from Mr. Smith, a depositor in the same bank. Mr. Smith deposits the check to his account, and the banker still has the money although it has shifted from Mr. Jones's account to Mr. Smith's. Now when Mr. Smith makes an investment, he gives a check to a third customer of the bank, who places the money to his account. The bank still has as much money on deposit as before Mr. Jones's loan was made, although the income on loans will be greater. Suppose, now, that the banker makes a great many loans this same way. He is increasing his deposits and drawing interest on money that never leaves his bank.

The financial progress of any community depends a great deal on its bankers. If the banker has the interest of the town at heart, he will make loans that will be used to build the town. But if he cares nothing about helping the community, he may invest all of his funds in government securities or stocks and bonds of corporations located elsewhere.

The banker who makes all his investments elsewhere is shortsighted. Even in a financial institution where the stock in trade is money, the banker makes most progress who helps others to progress, and growth of the bank itself is caused by its reputation of service and helpfulness.

Much of the money available for our use is available because of confidence. Loans are made by banks because they have confidence in their customers to repay the borrowed funds. Funds available for the banks to loan are placed there by you and me because we have confidence in the stability of the bank.

Several years ago I looked in the World Book Encyclopedia to see what it had to say about a billion dollars. I learned that if a person had started spending a dollar a minute at the birth of Julius Caesar, and continued spending at that rate to the present, he would still have considerable money left. I read that if you laid a billion one-dollar bills end to end they would reach around the world nearly four times. The encyclopedia said you could go to the farthest point north where any man could live and start building a four-lane concrete highway to the United States. You could circle the borders of this country, go down to South America, across the mountains to Buenos Aires, and the highway could be completed for a billion dollars. I might add from my own observation that this could be done provided there was no graft mixed up in the transaction!

The financial structure of our nation is built on the confidence we have that there are securities back of the money issued by our government and that there is a great supply of gold in the vaults of Kentucky. Our financial program continues undisturbed as long as we have that confidence. But suppose we found that the gold had all disappeared from the government vaults at Fort Knox? Financial difficulty would begin at once.

Some economists have thought that depressions of the past were caused by the people's loss of confidence, and no doubt this had its effect. In 1912 the Federal Reserve Bank was organized with power to issue currency, and men thought now they could prevent depression. If there was not a sufficient amount of currency in any community, local banks could place a first mortgage with the Federal Reserve Bank and currency would be issued for one-half the amount of the mortgage. When the mortgage was paid off, the Federal Reserve Bank would put the same amount of currency they had issued through the cutting machines, taking it out of circulation. Thus money went into circulation when the security was put up and went out of circulation when the security was taken down. It appeared that man at last had made a way to create money as it was needed and thus avoid depression!

Not all economists were so confident of the cure, however. One prominent financier, speaking to a bankers' convention in connection with the organization of the Federal Reserve Bank, made the statement that no man-made institution would ever be able to stop depressions. He said that depressions were controlled by a Higher Power. This statement was not generally accepted, and he was reprimanded for his conviction.

Events of 1921 and 1932 proved the financier's statements true; man-made plans were not sufficient. All banks at this time were placed under moratorium, and the best of securities could not be sold at any price.

During the depression it was more apparent than ever before that investments in this world's goods could dwindle in a short time to become worthless. On the other hand, it was also apparent that those who invested in things of the spirit, in God's kingdom, had no loss in spiritual values!

Having lived in periods of prosperity as well as depression, I have had opportunity to watch people and their investments. I could tell many stories of those who invested everything in this world's goods, only to lose everything. Some of them had nothing else to hold to, and when they lost

their money, they took their own lives or died of broken hearts. "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" (Mark 8:36)

On the other hand, I could tell many stories of people who invested in God's kingdom. God paid them dividends in this life by caring for their needs according to His riches in glory by Christ Jesus. They have also stored up treasures in heaven, "where neither moth nor rust doth corrupt, and where thieves do not break through nor steal." The way we use our money, and the attitude we take toward it, will lead us toward heaven or cause us to lose our souls!

In Luke 12:34 we read, "Where your treasure is, there will your heart be also." God, who keeps the record of our lives, makes note of our giving. I have confidence in some men, but I have more confidence in God. There is no need to be uneasy about turning money over to the Lord. If we leave it with Him, it will accumulate by way of treasures in heaven.

If you leave your money in a savings account at a bank, it is placed to your credit on the books. If you withdraw the funds and spend them, they are gone. But if you do not withdraw them, you can walk into the bank one week from now, a month from now, or a year hence and your money will be waiting for you, with the accumulated interest. So it is with the person who loves God and invests in His kingdom. He is laying up savings in heaven, and the dividends will accumulate in his name although he may not go to see about them for a year, or even twenty. These treasures will be waiting when the investor gets home.

Nor is it enough to make an initial deposit. It is required of a good steward that he be found faithful. There is no place to stop in an effort to build God's kingdom. Many people have started in the Christian life with great enthusiasm; later they became careless and indifferent, and finally gave up completely. There are many who once honored God with their substance but, as they accumulated more and more through the years, finally got their eyes on this world's goods and became interested in worldly things. God was crowded out. It is not enough merely to seek God's kingdom first; we must also keep it first.

Many years ago I heard a wealthy man tell the story of his life. This man accepted Christ as his Saviour and started out, with the best of intentions, to serve Him. Later he was called to preach and for some years was faithful to the call. But he had a small savings that he decided should be increased to \$10,000. It took some time, working and skimping, to earn enough for such a goal. There was no time left for preaching. But finally the task was accomplished; \$10,000 was credited to his savings account.

He thought when he started to save that he would be satisfied with \$10,000, but by the time he reached his goal, most of his friends had \$25,000. So he set out to save the additional amount. He felt sure he would be satisfied when he had as much as his friends. Then he would give his full time to God. When the \$25,000 was in the bank, he wanted \$50,000 -- and felt that a man was poor indeed who had less than that! On and on he went in pursuit of riches and thought less and less of God, until finally he was worth half a million dollars.

The years were passing, he was getting older, and it took all of his time to care for his material possessions. His statement was that he was dissatisfied and felt it more imperative than ever to accumulate money. He did not seem to realize that he had lost the respect of his associates and had lost his good name in his efforts to obtain wealth. He had forgotten that the wisest of men said, "A good name is rather to be chosen than great riches, and loving favour rather than silver and gold" (Prov. 22:1). He had forgotten his stewardship forgotten that he must give an account unto God.

Not long after he related this story, reverses came and he lost nearly all his accumulated wealth. So a life that was at first a blessing to the world was wasted in the quest of riches. In the end there was nothing, either for himself or for others!

This man's story was repeated many times over during the depression years. Many men who had invested all their time and money in this world's goods either took their own lives or died from broken hearts. They had given God no place in their lives. Money was their strength, and when it was gone they had nothing to hold them steady.

The story of faithful stewards who gave of their time, their talent, and their money to the building of God's kingdom, and who remained faithful, is quite different. They also lost most of this world's goods, but no one could take from them the riches they had accumulated as treasures in heaven.

One of these men, whom I knew, loved God and was a faithful steward. He was careful to account for all that he made. He accumulated enough so that he could care for his large family and give them the necessities of life. Through the years he had given largely to help a struggling college and had invested thousands of dollars in the work of the Kingdom.

When the depression came, my friend suffered great financial loss, but he still loved God, testified of His goodness, and thanked Him for His manifold blessings. Many times he made the statement that the best investment he ever made was the money he put into the church and college. Then the small college merged with another school and moved out of his community. People who were not Christians thought he had wasted his money because the school in which he invested was gone. But my friend was not despondent. He could see beyond the buildings of the campus to those students who had gone out to live and preach the gospel of full salvation.

Experience proved him right. During World War II a young soldier wrote to his buddy's mother saying he knew by the Christian attitude of her son that he must have wonderful Christian parents. When the soldier's mother received this letter, she went to her son's pastor and asked him to pray for her. She said she could not take credit for the way her son lived, for she herself was not a Christian. She gave all the credit to the church college that my friend had supported. This mother gave her heart to the Lord, and soon her husband too was saved. Since one soul is worth more than the wealth of all the world, God was still accumulating dividends on the investment of His faithful steward.

After going through many tests in which he stood true, God allowed my friend, like Job, to accumulate even more wealth than he had before the depression. He has now gone to his reward. Surely God must have said of him, "Well done, thou good and faithful servant: thou hast been faithful over a few things . . . enter thou into the joy of thy lord" (Matt. 25: 21).

Many people who accumulated wealth before the depression had the same chance to honor God as did the faithful steward whose story I have just related. But thousands turned a deaf ear to God and lost their souls as well as possessions.

In these days of prosperity, we who are blessed with plenty should listen to the voice of God and be listed as faithful stewards. The love of money is the root of evil; but love for God and money invested in His work will pay dividends in this life and in the world to come.

When I first became affiliated with the Church of the Nazarene, we were a little band of 25,000 members. We were nearly all poor people, but we knew God and were His stewards. It was our desire to do His will and promote His kingdom. But what could we do? The answer was obvious. We could cooperate with God by cooperating with our pastors and the program of our denomination. This we did, though we were small in number.

Before vision could become reality, funds were necessary. My church was small and our budgets seemed heavy. After we struggled to pay them in full for the year, our pastor would return from the district assembly to tell us he had accepted increases for the coming year. As a young man in the church, I was at first unable to understand the "why" of such a practice. Our pastor knew full well the struggle to meet financial responsibilities in the year just closed. He kept praying for God to bless our church and give us a vision of world needs.

As I look back now, I wonder how my pastor got along if all his members were as nearsighted as I. I did not realize anything about the needs of the pastor and his family. My concept was that a minister was a man of God, and God would take care of His own. After a while, however, I learned about some of the problems a pastor faces. I awoke to the fact that, since I knew the problems, God held me responsible to help to the best of my ability.

As to the increase in budgets, the only reason I did not voice my objections at first was my confidence in the church board. I felt those we elected to work with the pastor were reliable people, and they knew why the budgets were being raised. I, like some of the other members, could easily see reasons for raising the local budget. Needs in our church were all too apparent. We knew our pastor should have a raise in salary. Facilities needed improvement. We needed more Sunday school equipment. We needed to call evangelists to hold revivals. The need list looked endless!

But the local budget was only the beginning. We had a district superintendent, and it seemed the only reason he came to our church in those days was to raise money. He preached, and we enjoyed his sermons, but in the back of our minds was the sure knowledge that an offering would serve as his conclusion. Strangely enough, by the time he finished his sermon we were enlightened and enthusiastic about the district program. Consequently we dug deep to help pay the bills and start new churches.

Next came the representative from the church college, and we wondered why it was necessary for our schools to have so much money. But after his inspiring account of young men and women prepared for Christian service, we pledged the requested amount, even though we still wondered if the college could not spend less money.

Then there was the General Budget, that grew larger every year! We wondered if the time would ever come when the general church would have enough money to carry on the missionary program without asking for additional funds. So it went year after year. Our good pastor went to the district assemblies, accepted larger budgets, and came home to inspire us to pay them.

Back in those days, due to lack of information, people in small churches had little opportunity to keep up with the program of the entire denomination. Questions arose in the minds of laymen who never had opportunity to attend district assemblies, were never on a college campus, had never been to headquarters, or attended a General Assembly. Through the years, as more and more information went out, they too caught the vision of a holiness church hard at work around the world. Thanks to the publications we now have, laymen even in our smaller churches can be well acquainted with the world program. This makes them more willing to pay the cost.

It is gratifying to see how per capita giving has increased through the years. This shows our laymen love the Lord and are willing to give sacrificially to carry on His work. It is easy for us who know all about the work of our beloved Zion to have zeal and vision to spread the gospel, and it is our duty to inform others as best we can. The more information they receive, the more interested they become, and the more anxious they will be to pay the needed cost to go into every nation carrying the gospel of full salvation.

In the early days of our church we had so few people and dollars that, at times, it was discouraging. But those few people knew how to pray! They had faith to believe that it was God's cause and He would see it through. They were a group who believed that the Bible was the inspired Word of God, the Textbook of the Church, and they read it faithfully. The leaders not only believed that the spiritual program of the church should follow Bible instructions; they also felt that the way to finance God's cause was to follow instructions found in the Word. The Bible says, "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Ps. 24:1). The gold, the silver, the money, the land, the cattle on a thousand hills, everything and everybody belong to the Banker of the Skies. The Church is His plan and He can finance it.

Early Nazarenes also found personal financial instruction in the Word. And ministers of our church saw to it that these instructions were kept before the congregations. Often as a young man I heard sermons based on Mal. 3:8: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings." And frequently we heard Mal. 3:10 expounded, "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 the eleventh verse, "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."

The people gave heed to the truth and paid their tithes. When special offerings were taken, they pledged beyond their tithes, believing that God would see that they received the money to pay those pledges. Thus a pattern was established that is still faithfully followed. God prospered the people called Nazarenes, and they honored Him with the tithe of their increase.

As we look back to those early days, then view the scope of the church today, we can easily see that God has kept His promise. He has opened the windows of heaven and has poured out a blessing so that there is not room enough to receive it. In our amazement we are made to say, "What hath God wrought!"

We thank Thee, O Father, for the vision and faithful labor of those who have gone before us in our church. May we too pray, dream, labor, and give our money to continue their work and go beyond what has already been done.

INVESTMENTS HERE AND HEREAFTER

By John Stockton

CHAPTER TWO Stewardship of Time and Talents

Some people seem to have many talents and can do anything. Others seem to have very few. But whether we have many or few, we are stewards of their use.

Matthew records the parable told by Jesus of a man who made a trip into a far country. He called his servants to him and gave one five talents, another two, and to the third he gave only one talent. If you will read the rest of the story, you will find that these servants were required to account only for that which had been given them.

Some time ago I attended a young people's convention down in Texas where three different preachers spoke. As the first minister preached, I could not help but think what a fine-looking young man he was, and what a wonderful pulpit manner he had. The second preacher was a young man of obvious health and strength, and he too was a good speaker.

The third preacher was small and thin and pale. He introduced his message by telling us that he had been sick for some time prior to coming to the convention. He had sat back in the congregation, listened to the former speakers, and thought how well and strong they looked -- what good-looking men they were -- what fine pulpiteers. Then he said, "Now look at me." But he had been back in the audience praying for the Lord to make up for his poor looks and give him a message that would bless the congregation. He launched into his sermon and soon we forgot who was speaking. The Lord came on the service in a marvelous way, and I went away feeling that the third young man had delivered the best message of the three. He had depended on God to give him additional strength. With the talent he had, plus the blessing of the Lord, he became the messenger of an unforgettable service.

God has a plan for each life, and if we will let Him have His way, He will help us use our talents for the building of His kingdom.

A number of years ago there were two young men singing popular songs across the country. One of them still continues to do so, but the other gave himself to the Lord and began to sing for the glory of God. At present he is a professor of music in one of our colleges and directs the music for one of our larger churches. I am sure the young man who has remained in the entertainment field has made more money than the one who chose the field of Christian service, but there is no way of knowing what the dividends will be for the man who is singing for the glory of God.

Too many singers spend their lives singing popular songs when they could be singing for the Lord. They are going their own way, failing to seek God's will for their lives. They are using their talent to promote their own pleasure. Beverly Shea tells how he played and sang for his own enjoyment songs that were not to the glory of God. His godly mother often left religious music

conspicuously on the piano, and he would play it just to see what it was like. But the day came when he surrendered his life to Christ, and now he uses his talent and these gospel songs as a means of introducing others to his Saviour.

There is no way of knowing the amount of good that has been done by musicians like Homer Rodeheaver, Haldor Lillenas, and others who used their talents for the Lord. Then there are hundreds of musicians, heroes and heroines of the Cross, who are unknown except in the local churches where they serve. But their talents are just as dedicated to the work of the Lord as those more famous names. They too will have an abundant reward for their labors.

I remember driving over to Fort Sumner, New Mexico, one day several years ago to inspect some property that had been given to the general church. There was a possibility the land could be leased for oil and it seemed wise to investigate. I asked a distant cousin of mine, who lived in that vicinity, if he would like to make the trip to Fort Sumner with me. He accepted and we drove over together. I did not know the name of the pastor there, but on arriving we drove to the parsonage and found the pastor to be Roscoe Carroll. Those of you who knew him remember that Brother Carroll was blind, but he was a wonderful musician and a good preacher. After we had visited for a while, I asked Brother Carroll if he would play for us. He replied that a friend had just given him a new Hammond organ, and he would be glad to play.

When Brother Carroll sat down at the organ, he had no way of knowing the response of his listeners; he just entered right into his music. It seemed to me that I had never heard songs played more in the spirit of the Lord. Softly, expressively, he began to play "Then I Met Jesus," and I noticed that my cousin was quietly weeping. The Lord was speaking to his heart through the talent of a dedicated musician.

In using our talents for the Lord, we would do well to talk to Him about them, asking Him to bless our efforts for the promotion of His kingdom. I know a young lady who plays the marimba. She is a devout Christian and prays a great deal before making public appearances. I remember hearing her play in a service of the district camp at Minot, North Dakota. She hardly touched the keys before the Lord came on the meeting, and the people started shouting and praising the Lord all through the tabernacle.

There are other young Christians who have a talent for speaking. If they will dedicate that talent to the Lord, and cultivate it, it can be used to bring many souls into the Kingdom. It may be you are in that group. Whether or not the Lord calls you to preach, you can use your ability for Him when given an opportunity. You should be very careful about refusing when you have a chance to speak the unsearchable riches of Christ. If your talents are dedicated, you have a right to ask for His help and expect His blessing on your efforts.

We do not have to be called by the Lord as special workers to use our talents for His glory. Laymen, as well as ministers, should be careful to dedicate their talents to the Lord. Some of you are especially gifted in speaking words of encouragement to your pastor, your Sunday school superintendent, or others who need to be encouraged in life's paths of responsibility. Though you may have thought little about it, this is using your talent for His work.

If all of God's people would give more thought to using their abilities, be they large or small, for the church, a great deal more could be accomplished. It is easier for us to remember that the earth is the Lord's, and the fullness thereof, and all they that dwell there in the money, the houses, the land -- than it is for us to remember that our talents are His also. We are but keepers of the gifts He has given. If we would tithe our talents, we would find that all of us would be doing something for the church.

I have known carpenters who did carpenter work for the church in their spare time. I visited one church in a splendid new building. The pastor told me a certain contractor in the town had volunteered to supervise the building of the church without any cost to the congregation. I have known typists who did typing for the church. I have known bookkeepers who kept books for the church. And regardless of what we do in life, we can spare some time for sharing the work of the church. Although our services may be entirely unnoticed by people, we will still have our reward because all that we do, we do for Him.

Mrs. George W. Paull's poem, "The Chimes of Amsterdam," illustrates how we can be unnoticed in our work and still be doing good. [Omitted -- DVM]

And so it behooves all of us to look around and see what we can do to bring the lost to Christ. As soon as we find a task, we should do it to the best of our ability. If we are faithful, when the Giver of our talents returns for our report, we will hear Him say, "Thou hast been faithful over a few things; enter thou into the joys of thy Lord."

Not only do our tales belong to God, but our time belongs to Him also. We came into the world without choice, and our time is in His hands. To say the least, time with us is short. We must do quickly what we expect to do for the cause of Christ.

A certain rich man was dying. In his anxiety he cried, "I am not ready to die. I cannot die." Turning to his faithful physician he said, "Doctor, I am a wealthy man. You are a wise physician. I will give you a fortune if you will keep me alive twelve months."

The doctor answered, "I have remedies to give, but I have no time to sell. I could not keep you alive another twenty-four hours if you were to give me the whole of your fortune. Only God can dispense time."

Some believe that God has set the time of our death and nothing we do will change it. I was operating a bank in Bethany, Oklahoma, in 1930, the year the tornado viciously hit. In less time than it takes to tell, the storm had moved 110 houses from our little city. After it was all over, one of my customers told me emphatically, "I have changed my belief." I asked what she believed now. The good lady replied that she had always believed our time was set, and we would die when that time came. We could live dangerously if we wanted to and still live our allotted time. "But," she added, "I have noticed the results of this tornado. All of my neighbors who went into storm shelters lived, while the ones who stayed out were killed. This leads me to believe that if we try to protect ourselves we may live longer." I would agree with the lady that the Lord expects us to use good judgment if we wish to live out our appointed time on this earth.

I once heard a story of a pilot who came into an airport and tried to get Uncle Joe ... to take a ride with him. Uncle Joe said, "No, suh, boss, I'm goin' to keep my feet on the ground."

"Now look here," argued the pilot, "we believe that what is to be will be. We won't die until our time comes to go. We can fly, or do anything we want to do, and we are going to live until that time comes. In view of that, Uncle Joe, come along and take a ride."

But Joe replied, "No, suh, boss; while you've been talkin', I've been thinkin'. Suppose we got up in the air and your time came to die. Wouldn't I be in a fix?"

Although we may be able to protect ourselves and live longer than we otherwise would, none of us can live past the time God appoints for us. Therefore it is up to us to account for the time He has given us. According to the Bible's teachings, we owe God one-tenth of the money we earn. Although it all belongs to Him, we are instructed to tithe by paying one-tenth. Our gifts should come above that amount. The Bible also teaches that we owe God one-seventh of our time. It plainly states, "Six days shalt thou labour, and do all thy work: but the seventh day is the sabbath of the Lord thy God: in it thou shalt not do any work . . ." (Exod. 20: 9-10).

The seventh day belongs to God. Some professed Christians act as if they can do anything they want to on the Sabbath, but we should "remember the Sabbath day, to keep it holy."

I believe that, if we make a habit of tithing our time to God, we will receive so many blessings, and have so much pleasure in serving Him, that we will give Him a great deal more than a seventh. Vital Christians have discovered that, if they serve God first and do other things as a side line, He will bless them and look after their temporal needs. "Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt. 6: 33).

Christians do not need to ask, "What shall I do on the Sabbath day?" Every Christian knows what he should do and what he should not do without having to be told. Your training and your conscience will tell you that you should not do work that can be done on other days of the week. On the other hand, you do not need to ask what should be done on the Sabbath, because you know there is nothing wrong in going to Sunday school on the Sabbath day. There is nothing wrong in attending church. There is nothing wrong in going to a place of worship at any time. In fact, there are a lot of things wrong in not going.

The problem in observing the Sabbath, as with many other areas of life, is that we do not do as well as we know. My pastor once told the story of a salesman who stopped at a farmhouse and tried to sell a book on farming. But the farmer refused to buy the book. The salesman insisted it would help him in his operations until the farmer, with finality, replied, "Well, Mister, I'll tell you. I know a lot better than I'm doing at the present time anyway. I don't need to read the book to do better; therefore I won't buy it."

Too many of us are like the farmer. We know better what should be done than we are actually doing. Therefore I'm not going into detail to tell you what you should or should not do regarding your time. It suffices to say that our time belongs to God and we must give an accounting to Him for how

we use it. When we consecrated our all to God, that included our time. The call was not to die to please God, but to live to please Him.

Someone has said that if every Christian would tithe his income there would be sufficient funds to care for all the needs of the Kingdom. I'm not sure that this is true; but to say the least, if all of God's people would tithe, and make such offerings as their ability makes possible, we would have a great deal more with which to promote the work of the Lord. So it is with our time. If we serve Christ only on the Sabbath, we will not have time enough to care for the needs of a dying world. But if we set aside the Sabbath, and then give Him as much time as possible during the other days of the week, we will be able to do much more toward bringing the lost to Christ.

Some people, when asked to work for the church, give the excuse that they are too busy and do not have time. It is just a question of what claim on our time we give priority. We have time to sleep, time to eat, time to work at our vocation. If we really think God's claim important enough, we will find time to do something for Him.

It has been said that too many people spend too much time asleep. On the other hand, it is possible others could render better service for the Lord if they slept more. In this day of rush and hurry, a lot of us stay up too late and are worn out most of the time. I'm speaking from experience, for too often I find myself in this category. Also we could find more time for God if we would cut out nonessentials that take too many hours. Some spend too much time in recreation, although we all know we need some exercise to keep our bodies strong and healthy. So there should be a proper balance in our lives of work, rest, recreation, worship, and service.

None of us know the length of our days, but this is not of primary importance. Methuselah lived longer than any other man on this earth, according to the Bible. But we are not told of any great good he did. On the other hand, his father, Enoch, did not live nearly so long as his son; but scripture tells us he lived so close to God that he was translated and did not know death. This signal honor must have been given as recognition of unusual stewardship of life and time.

Jesus lived less than half the average life span of men today, but He spent His time doing the Father's work, and look at His accomplishments. We may never know why God gives one person only a little time and another a large portion. But I repeat, the length of our lives is not the important thing. The important thing is for us to so live in the service of God while we are here that we may live with Him in heaven forever.

Some people give most of their attention to the negative side of life. They say that, if you are going to make it to heaven, you must not do this and you must not do that and you must not do the other. To live negatively as far as stewardship of time is concerned is not enough. Scripture will bear me out when I say that in order to give proper accounting for our time we must live positively. While I am writing, I must confess that I feel I have not done as much as I should for Christ; yet if I should die today, my record would have to stand as it is. But if I am permitted to live longer, I would like to spend more of my time for the Master. It will do no good for us to look back at our past with regret, unless it spurs us on to do more for Christ in the future. So as we face the future, let us all be positive in our living. Let us go out to give our time to God and bring souls to Him.

The story is told of a group of young men from a small community who were out in a boat on a lake when they noticed storm clouds coming near. So black and ugly were the clouds that the men started immediately for shore, but before they could reach it, the storm broke in its fury and the little boat capsized. The boys started swimming toward shore, but the weaker ones tired and slipped behind. A strong companion seized the one nearest him and swam on until the two reached safety. Immediately he turned back to help another who was sinking, and he brought a second friend to the shore. Now he was growing very tired, and he realized his strength was almost gone, but he went into the water again, swam to another in distress, and brought the third youth to the shore. His exhaustion was so evident that his friends held him, saying, "You must not go." But he pulled away from them, and swimming out to a weaker friend, pulled and tugged him to shore. This time the friends held him forcibly and would not let him pull away. "The water is rougher now," they said. "You are exhausted, and if you go back you will surely drown." But he was miserable as he thought of the one friend yet in danger. He was not thinking of himself first.

Moments later, when the attention of his friends was called away from him, he slipped back into the water and swam out to his dying companion. He was too weak now; his dying friend was strong enough to pull him under, and both perished in the turbulent waters. A tragedy? Yes. But no man could ever say that this youth spared his own life when he might have saved another. Perhaps we could hear the Master say again, "Greater love hath no man than this, that a man lay down his life for his friends" (John 15:13).

If we expect to be successful soul winners, it would behoove us to forget ourselves as far as trying to save our time is concerned, and remember that Jesus said, "Whosoever will come after me, let him deny himself, and take up his cross, and follow me" (Mark 8: 34). It is a sobering thought, but true, that if we fail to deny self someone may miss heaven because we spent too little time in the service of Christ.

We need to persevere and continue to utilize our time and talents in winning souls even in the face of discouragement. I have seen examples of men who have been saved from their sins when all hope seemed lost, and the Lord completely changed their lives. Old things passed away and all things became new because of patient stewards.

The following poem was written after a man was won to Christ for whom the family and people of the church had prayed for years.

Somebody said he could never be saved,
But the servant of God replied,
"I'll not give up, though I've prayed for years;
Jesus for him hath died."

When the Lord saw the faith of His servant beloved,
The Spirit pled once more,
And the man who had drifted so far from God
Opened wide his heart's door.

He had struggled long with his stubborn will,
But when self and sin had died,
Someone came in to reign supreme;
It was Jesus, the Crucified.

Into his life came joy and peace;
His burdens had rolled away,
And he started to live, to work, and to give
For Jesus had come to stay.

My friend, if you are tired of the load of care,
Give up yourself and your sin.
Call on the Man of Galilee
And tell Him you'll let Him come in.

For he that asketh shall receive,
And the one who seeks shall find;
For God loves the weakest ones of us
And the wounds of sin will bind.

So continue to pray for those you've loved
Down through the passing years;
For one more plea from the Holy Ghost
May start their falling tears.

One more chance, and the Lord of love
May win them for His own;
For our God can change a leper's spots,
And melt a heart of stone.

-- **John Stockton** --

Our Father, we are grateful for the time and talent Thou hast given us. We pray Thou wilt help us use our time wisely in Thy service. May we use our talents, to the best of our ability, to glorify Thee and reach as many of the world's lost as possible. In Jesus' name we ask. Amen.

INVESTMENTS
HERE AND HEREAFTER
By John Stockton

CHAPTER THREE
Stewardship of Service

But he that is greatest among you shall be your servant (Matt. 23:11).

God, looking in pity on our lost condition and our sinful state, did something about it. Suppose He had just looked on in pity and had done nothing. We would still be hopelessly mired in sin. We thank God this is not the case. The Bible relates that God made full provision for our redemption. "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life" (John 3:16).

God gave His most loved possession for our redemption. In view of this, we are ungrateful indeed if we give Him less than our best. Christ, the greatest Person who has ever lived, came as Servant of all and gave His life on the Cross that you and I might be saved. I was lost in sin, but I cried unto the Lord, and He came to my poor, sin-sick soul. For Christ's sake, He forgave my sins and set me free. Later I consecrated my life and my all to Him. Then the Holy Ghost came in to take possession and give me power for service. Now I live for Him who died for me. And what a pleasure it is to serve Him, because I have become His love slave!

All of my life I have served someone. I have worked for some very large institutions. I recall that, at one time, I could go to the phone, call an official of the Intermediate Credit Bank, and say, "I am drawing a draft on you for \$100,000." He would reply, "It's all right. We will pay the draft." They knew, of course, that I was serving the institution I represented. I was drawing the draft for the benefit of that institution, and it was financially responsible.

We must be sure, when we do service for God, that we are doing everything for the benefit of the Kingdom. If I had said to the official of the Intermediate Credit Bank "I'm going to use the funds from this draft for my own interests," he would have answered, "We cannot pay the draft." But they willingly made payment so long as the funds were used to promote the best interests of the firm I represented.

For the most part, my service to corporations has been enjoyable; but the most pleasant service any of us can recall is our service for God. Above all others, we love Him and desire to please Him by doing His will.

It is true that to serve God we must serve others, for God depends on us to do His work. And while serving men, we should do so in such a way that we know we are doing God's will. Ministers are not the only ones who should seek the mind of God in the changes they make. Laymen of our church would do well to consult the Lord about positions offered, and always be sure that God and His work can be put first. Then other things will fall into proper place. If we are to be effective workers, we must look for every opportunity to serve Him.

Sometimes laymen become discouraged in Christian service because they do not seem to be accomplishing very much, although they are doing their best. In this connection I recall an incident in the life of a young man who was placed in charge of a growing organization. He was doing all he could to make it go, but progress seemed slow. He was becoming discouraged. One day the big boss came to town and stopped at the hotel. The young man went over to pay his respects and visit with him. Inevitably the boss asked the question his young employee was dreading. "Well, now," he asked, "how are you getting along with your job?" The young man answered frankly, "I am not doing so well." He continued to explain that he had done all he knew to do but had been unable to make much progress. After he finished, the boss leaned back in his chair, looked at him thoughtfully for a minute, then said, "That sounds all right to me. It is the fellow who thinks he's getting along fine that I'm afraid of. As long as you don't think you are doing so well, I know you will be trying hard to improve."

With this bit of comment, he encouraged his young executive. He admonished him to keep doing his best and to remember that his boss was pleased with his efforts. The young man walked out of the hotel with a new determination to make the business go. Within three years the organization had doubled its size.

Let me suggest to you who are a bit discouraged with your efforts for God that you make special trips to talk with Him about it. Probably He will assure you He is pleased with your efforts. Not only that, He will bless you and send you out to be a greater blessing than before.

A Christian businessman was once so discouraged he was tempted to give up. But he received a letter from a young man who had worked for him some months previously. In the letter he read, "Sir, perhaps you do not know it, but your life has been an example to me. When I worked for you, I respected your business judgment, but more than that, the man you are was a challenge to me. Recently I too have learned to trust the Lord. He has saved me from my sins, and I want to make my life count for him as you have done." Needless to say, a weary businessman took new courage and was made to rejoice that he had been faithful.

We never can tell what good is being done by the Christian service we render. It may seem that nothing is being accomplished, but someone may be watching our lives, looking on us as examples and patterns.

Several years ago, when Dr. Powers and I were in Japan, Dr. Eckel took us to Hokkaido, the most northern of the Japanese islands. It is located across from Russian territory. On our visit we got acquainted with Major and Mrs. Shaw, who lived in Sapporo. Both the Major and his wife were Nazarenes and very devout people. They had real salvation and lived it.

Some days later we went to Asahigawa, one of the largest cities of the island, to look at some property that had been offered to Dr. Eckel for a school. A Mr. Urobbie, from the office of the Minister of Finance, accompanied us to visit Mayor Maeno and see what could be worked out regarding the property. The mayor was very cordial, and after visiting for some time, Dr. Eckel approached him about giving us the property, as he had agreed to do. The mayor then explained that things had changed since the offer was made. He said we would now have to pay a great deal of

money for the property. One of the high schools in the city had burned, and the buildings once offered us were being used by their school. Mayor Maeno further explained that, even if the gift could be arranged, title would have to come from the office of the Minister of Finance. Mr. Urobbie was there to represent the Japanese government. In order to be courteous, we looked at the property and then boarded the train for our return trip.

Mr. Urobbie rode with me on the train and told me the following story: He had served as one of Japan's foreign ambassadors, but after the American Army occupied his country, he was called home and assigned to the office of the Minister of Finance in Sapporo. He recalled that on his trip home he was bitter because the American armies were occupying his homeland. However, while he traveled, he kept hearing that the reason America was so great, and had been able to conquer, was that there were so many Christians among their people. So he decided that when he reached Japan he would pick out a couple of those Christians who took their religion seriously and watch them critically for one year.

Soon after returning to Sapporo, Mr. Urobbie met Major Shaw, who was in charge of the American Army of Occupation. It did not take long to discover that the major was a Christian, one who was doing everything he possibly could to represent Christ. So Mr. Urobbie chose his first American Christian to observe for one year. A little later he met Mrs. Shaw, saw that she too was a sincere believer in Christ, and so watched the two of them. At the end of the year he said he not only wanted to become a Christian himself; he wanted all Japan to turn to Christ. "I have worshipped Buddha all my life," he said, "but my religion is an empty one. If I ever become a Christian, I want to be one like Major Shaw."

When I returned to Sapporo, I had the privilege of telling the Major about our conversation. His immediate response was that one day soon he would drop into Mr. Urobbie's office, have an old-fashioned prayer meeting with him, and help him seek until he found the Lord as his Saviour.

Major Shaw was an example to others because he was busy doing the Master's business, even while he efficiently administered the affairs of his government. In addition to many other duties, he was asked to teach English to the Japanese in his area. He inquired as to the text he should use and was told to choose his own. He chose the Bible, and while he was teaching English to the Japanese, he was also teaching them the Word of God.

From the seed of Major Shaw's teaching, a church grew. By the time Major Shaw returned to the States, the classes had grown so large, and so many were interested in knowing more about salvation, that Dr. Eckel sent a Japanese pastor to Sapporo. Then First Church in Oklahoma City gave the money to erect a building. And today holiness is taught and preached from that church because a layman was faithful in his stewardship of service,

If we are going to serve the Lord, we need not expect to be "carried to the skies on flow'ry beds of ease, while others fought to win the prize and sailed thro' bloody seas." If we would be just as good soldiers for the Cross as American boys are for our country, we would get much more accomplished for the Kingdom.

I well remember the day my brother Frank and his friend, Andrew, volunteered for service soon after the United States entered the first world war. Both young men were teaching school at the time, but they resigned their positions and made arrangements for the handling of their personal affairs while they were gone. They cut every tie with friends and home and were ordered to report to an army camp for training. Before they left, our town gave a big celebration honoring Frank and Andrew. We all knew they had volunteered for a hard and dangerous task.

Frank and Andy spent several months in boot camp, then were shipped overseas to the front lines in France. For twenty-two months they were continually "going over the top." One morning Andy called to Frank, asking him if he were ready to take up his six feet of land in France. Frank answered that he had no intention of staking out such a claim. Then Andy told him that he was getting his that day. Frank tried to encourage him, assuring him that he was mistaken. But Andy insisted, "No, it's all right. I have it all arranged, and I'm getting my land in France today." About an hour after they went into battle, Andy was shot through the head. He laid down his life for a cause.

At one time, Frank had only thirteen men left in his company. He had had eleven bullets tear through his pack and three through his mess kit while he wore them. But he kept fighting. These boys had agreed to serve Uncle Sam, even if it meant death. If we, as Christians, could be that persistently dedicated to service in God's army, there is no limit to what victories could be won in our personal battle with temptation and for the Kingdom's advancement.

Back in Peniel, Texas, when Harmon Schmelzenbach was urged to stay in school until he was well prepared for the future, he insisted that God wanted him to go to Africa. He had evidently talked much to the Lord about it. He realized his chosen path would be a rough one. But he knew an urgency that compelled him to leave school, home, and friends for Africa. There he served the Lord to the best of his ability through long years when apparently little was accomplished. Of course, breaking ground and sowing seed are always slow and arduous. But the breakthrough finally came! Converts were baptized, African souls added to the church; and today Harmon Schmelzenbach is known as one of the greatest among the missionaries of the Church of the Nazarene. He truly was a servant of God, of the church and of his people.

Laymen in Antioch had a vision of service. They wanted to promote the kingdom of Christ. And their church became stronger in missionary endeavor than the mother church at Jerusalem.

We are glad there are laymen in the church today who are doing everything they can to promote God's kingdom in all its many aspects. In the local church they back the pastor and boost the total program of the church; they give all they can to finance this great program. In business they set an example of good living and honor God in their dealings with others.

Laymen, moving to communities where there was no church, have started Sunday schools in their homes and made their communities better places in which to live. A recent case in point is the thriving new work in Bermuda. The wife of a Nazarene serviceman stationed there became burdened for the people of her community who had no church home. She started Sunday school classes in her home, but soon attendance demanded larger quarters. A hall was rented and the enthusiastic response

continued. Now the Department of Home Missions has sent a pastor and established a church in this area where there has been no holiness work.

Some missionaries believe they could do much better work on foreign fields if there were some faithful laymen located nearby to boost and lend a helping hand. Those who work for oil companies, or other organizations who send employees to foreign countries, might do well to talk with the Lord about being transferred to some mission field area where they could help build the work.

Some time ago a man came to the Department of Foreign Missions. He had sold his ranch in New Mexico and was asking approval to buy a ranch in Peru near our mission station. He felt he could give assistance to the missionaries there. The department assured him it was not only satisfactory; it would also be much appreciated. This man purchased the land, and at present he is doing what he can to lighten the load of the missionaries while he works his Peruvian ranch.

In an Oklahoma town where I lived and operated a bank, the people held an election to determine the community's most outstanding citizen. One might have thought the award would go to the pastor of a church, the superintendent of schools, or the president of the college. But when the votes were counted, the award actually went to the telephone operator of the little city.

She was a person who went about doing all the good that she possibly could do. She found a hundred ways, big and small, to be of service. For instance, when a person died in our town, she got the names of out-of-town relatives. Then she kindly placed those difficult long-distance calls. Because she was really the servant of all the people, they voted her greatest among them.

Not long ago I had the privilege of lunching with the officials of a large bank. As we sat around the table, one remarked that some interesting statistics had claimed his attention that morning. Studies of personnel progress in commercial institutions in America revealed that the young executives making the most progress were, first, the children of missionaries; second, the children of ministers; and third, the children of schoolteachers.

Another bank official offered his explanation of this business trend, and I felt he analyzed the situation pretty accurately. He said that, of all people who were consecrated to God, evidently the missionary ranks first. He gives up his land, his home, and his people, and goes to serve those he has never met in order to promote the work of the Lord. In other words, he proposes to be servant of all. The banker went on to explain that most missionaries were men who could draw a great deal of money if they chose to work in commerce. But they are willing to sacrifice the money they could make in order to serve others. He said it was his opinion that their children watched their lives, saw the sacrifice Dad and Mother made gladly through the years, and so got the idea that the most important thing in life is to be of service to others. When these children came home, some to accept positions in the commercial world, they did not take the position in order to make money. This was to them another opportunity to render service. Because of this basic concept of life, they were making more progress in commercial concerns than anyone else in America.

He continued his explanation by saying he felt the minister's consecration was second only to that of the missionary. Most of the ministers he knew were alert, well-educated men who could draw

much larger salaries than those paid in the ministry. Their children, too, watched the service their parents rendered God and men; so when they accepted a business position, they went with the same idea of serving others. Therefore they made good.

The banker concluded with this personal observation: "I have a brother who is a schoolteacher. He has been offered other jobs that pay twice the salary he makes but he feels that God called him to this profession. Sometimes he has war with himself. He will reason, Maybe I'm not being fair to my family. Maybe I should take a more lucrative position and be able to buy the things they need. But when the conflict within himself is over, he still teaches school. Now his children have had daily opportunity to see that a life dedicated to giving is more rewarding than one spent in getting. So when they enter a commercial firm they keep in mind that they must render good service because it is what God would have them do."

At this point another banker entered the conversation to ask, "How about this? I have always heard that a preacher's boy is the meanest boy in the country."

A reporter in the group said, "Let me explain that to you. I am a newspaperman. So seldom does a minister's son get in trouble that, when he does, it is news. We grab it and print it in the paper. If some other boy did the same thing, it might not even appear."

Men who are dedicated to God, and who try to give Him a proper accounting for their service, will be doing their best to serve others. In serving others, they best serve God. Even if it is only a cup of cold water in His name, it will have its reward. This truth is depicted in the following poem: [Omitted -- DVM]

It has been said that one of the things that terrifies the godless the world over is the fear that someday all who believe in Christ will wake up and start living their belief. Once that happens -- if we start serving God the way we believe a person ought to serve God -- most of the great problems that plague mankind will disappear overnight.

When I was a young man living in the Texas panhandle, I knew a farmer so dedicated that he considered he was in partnership with God. He gave a proper accounting of the income from his farm, did all he could for his church, and was careful to pay his tithe. Not only that, he also talked to the Lord daily about what He would have him do. He served the Lord so well that everyone in the community knew he loved God and had confidence in his religion.

One summer we had a lot of hail. The farmer saw it headed directly for his farm. He stepped out on the porch and talked to the Lord about it. He said, "Now, Lord, You know that I am in partnership with You. Everything I do, I try to do the way You want it done. This is Your crop, and if You want it hailed out, that is all right with me. I wouldn't know for what reason it should be done, but I leave it all in Your hands. If You see best to let the hail get the crop, I will go right on serving You to the very best of my ability." The story in the community was that the hail ruined the crops right up to his fence, then stopped.

I am personally acquainted with a host of Christians, and I am sure you are, who are so committed to Christ and His kingdom that, whatever they do, whatever decisions they make, we know they do all for the glory of God. These are the people who have a holy influence in this world, who have learned the secret of greatness through service.

Let us pray. Our Father, we are honored to be called servants of Thine, May we so live that people will know we are walking with Thee. We are not so interested in what the world may think of our service so long as we are sure it is satisfactory to Thee. Bless our efforts in order that we may bring honor and glory to Thy name. Amen.

INVESTMENTS
HERE AND HEREAFTER
By John Stockton

CHAPTER FOUR
Using Failures as Steppingstones

As Christian stewards we enjoy telling of the times we succeed, but we are loath and ashamed to speak of the times we fail. Perhaps this is not always wise. I have been thinking that, if we check up on our failures occasionally, we may be able to use what we commonly consider stumbling blocks for steppingstones to better living. We must not allow failures in our service to God to discourage us; rather we must keep trying until we succeed.

Thomas A. Edison failed many times in his attempts to make a storage battery. He built many models only to find they would not work. Undaunted by failure, he threw them on the scrap heap and started over, until finally his patient efforts were crowned with success. Naturally he became discouraged when he failed, but he did not quit. He has gone down in history as a most successful inventor. He used his failures as steppingstones.

Many great men of our country failed before they succeeded. As a young man Abraham Lincoln ran for the Illinois legislature. He did everything possible to win his campaign but was defeated by a landslide vote. Then he went into business with a partner. In spite of earnest efforts, the business failed, and Lincoln spent seventeen years paying up the debts of a worthless partner. He fell deeply in love with a beautiful woman only to lose her in death. Re-entering the field of politics, he ran for Congress but was badly defeated. He tried to secure an appointment to the United States Land Office but failed. In 1856 he was a candidate for the office of vice-president of the United States. Again he was defeated. In 1858 he was defeated by Douglas in the race for a seat in the Senate. In the face of all this defeat and failure, however, he eventually was elected president of the United States. Lincoln achieved the highest success obtainable in life and undying fame to the end of time!

A study of the life of Christ reveals that He usually came to men, not at the moment of their greatest success, but in the hour of their deepest failure. Today the Holy Spirit ministers to many people, not when they are sufficient, but when they are in the valley of despair. A study of our own lives will probably reveal that we did not meet Christ when we were walking on the calm sea. Rather when our faith was so weak we were about to sink, and we cried to Him as Peter did, He reached out His hand to save us.

We are slow to learn that our failures often promote our best interests, if we take the right attitude. Some men have lost good jobs, only to find this was God's way of shifting them to the center of His will. If we fail in one area, it may be a means of promoting the Kingdom, even our own welfare, although we may not be able to see it at the time.

I remember the time a missionary friend of mine returned briefly to the States from his field of service. He earnestly hoped to interest the general church in a certain project he wanted to promote

for his field. Arriving here, he spoke in various local churches, and many people became enthusiastic about his plan.

Some months later he had opportunity to appear before the General Board to present the cause so near his heart. As he entered the session, he looked about and saw that every man on the board was his friend. He felt confident his request would be granted. He made a splendid presentation but was later advised that the board had voted to reject his request. He felt he had failed! Later, when I discussed the matter with him, I sensed his heartbreak.

As my friend returned to the field by ship, he reasoned thus: "I could say that they are just a bunch of old fogies who lack vision, but knowing all of them as I do, I cannot believe that to be true." So he prayed, asking God to create within him a right spirit. And he found a measure of peace that enabled him to accept his personal defeat.

Several years went by. Gradually he saw the whole picture. He realized that he had been looking at the need of one field only and knew little about the needs of other fields. Recently I heard him explain the experience to a great audience. Speaking on the subject of loyalty, he related the incident as an illustration and then concluded something like this. "First," he said, "it would not have been possible for the board to grant my request without hindering work on other fields. Second, the church did not have sufficient money to do the thing I had in mind and at the same time meet obligations already assumed. Third," he said, "I found that the men who made up the General Board would not swerve from their duty to God and the church even for the sake of a friend whom they loved."

Today my friend has more confidence in the leadership of the church, and in turn he is greatly appreciated by all those who know him. He maintained a right attitude through the years and used the failure he felt so keenly as a steppingstone to higher wisdom.

When we are discouraged because of our failures, we too may fail to see the whole picture as God sees it. I recall when the young people began bringing jigsaw puzzles into our home. I was deeply involved in business and had little time for recreation. But once in a while, at night, I would try putting a puzzle together. A few times I declared emphatically that vital pieces were lost. When I took the box lid and studied the complete picture, odd-looking pieces started fitting into place. And who knows? Perhaps when we reach the other side of the river of life and see the whole picture, some of our failures may fit nicely into the plan God made for His kingdom and for our lives.

The minister who makes a failure in his efforts to deliver a sermon will be discouraged, of course. But he will not quit. It will cause him to have a greater desire to be effective in his preaching. He will remain longer in prayer seeking God's unction. He will be more faithful in preparation. He will make his failure a steppingstone to a more effective ministry.

Another vital lesson to be learned from heartbreaking failure is that we must keep our faces heavenward and serve God regardless of what comes to us. I have known some Christians who backslid and quit serving God because pressures came upon them. On the other hand, I have observed men who, when the pressures came, walked more closely with God. These came through the testing with greater Christian stature than they possessed before. Job is not the only good man

to face trying situations. All of God's children have experienced times of testing, perhaps not so severe as Job's, but they too have come out victorious by holding on to God.

We would do well to remember that, in the early days of the Christian Church, many followers lost their lives because they refused to renounce their faith in Christ. Years ago I read a description of the apostles that stirred my imagination and challenged me to a deeper life of faith. Take Simon Peter, the man Jesus called "The Rock." He was a well-to-do ship owner and fisherman before he became a disciple. Impulsive, indecisive, he found it difficult to renounce the world. Quick-tempered, this big fisherman defended his Lord by cutting off the ear of the high priest's servant. A man of contradictions, Peter pledged to follow his Christ into prison and unto death, then denied that he ever knew Him. But once established by the power of the indwelling Holy Spirit, he carried Christianity to Rome. Tradition tells us that he was crucified by order of the Emperor Nero about A.D. 64. Peter personifies faith.

Andrew, brother of Peter, among all the disciples, knew Jesus first. Andrew was present at the river Jordan when Jesus was baptized by John the Baptist. He seems to have been a man with supreme faith. It was he who brought the basket of loaves and fishes from the boy, saying to Jesus, "This is all we have, but You will know what to do with it." Tradition says he was crucified in A.D. 60 on a cross built in the form of an X. From this traditional cross of St. Andrew's come the diagonal legs in the British Union Jack. Andrew's great quality was strength.

Philip, the salesman, a vital, happy man, would be called an extrovert today. He brought another disciple, Bartholomew, to Jesus. He had the Christ-given power to heal, as did the other apostles. When Philip preached, many among the multitudes had unclean spirits, and the spirits came out of them at his command. Philip had difficulty understanding Jesus' teachings but later preached the gospel in faraway lands.

Bartholomew, a man of vision and imagination, was sitting under a fig tree when Jesus first saw him. Approached by Philip, he scornfully asked, "Can there any good thing come out of Nazareth?" But after talking to Jesus he declared, in a confession of faith, "Thou art the Son of God; thou art the King of Israel." For Jesus had said, "Behold, here is an Israelite without guile." Bartholomew is said to have helped carry the Christian gospel to Asia before he was martyred in Armenia.

Matthew, the tax collector, a man of education and means, turned his back on a career and wealth when Jesus saw him sitting at the seat of customs and said to him, "Follow me." And Matthew left all to follow Jesus. More fully than any of the Gospel writers, Matthew recorded Jesus' words and parables. After the Ascension he left Judea as a missionary. Some believe he died a natural death; others think he went to Africa and was martyred in Ethiopia. As a disciple he was a man of great will power.

John, prior to discipleship, was reputed to be a "son of thunder." Jesus loved him as He would have loved a brother. Certainly he appears to have been a favorite of Christ's-vigorous, understanding, faithful. On Calvary, Jesus committed His mother to John's care, saying, "Woman, behold thy son!" In Jerusalem, he resisted the persecution of Saul of Tarsus. Later John was exiled

to Patmos. He is thought by some scholars to be the only one of the original twelve to die a natural death. John, once identified as a "son of thunder," is remembered as the disciple of love.

James, brother of John, son of Zebedee, was an able, intelligent man. He was the first of the apostles to meet death for Christ. After fourteen years of influence in the early Jerusalem church, he was decapitated by Herod Agrippa. It is believed that James's mother was Salome. Devoted to Jesus, she was one of the women of Galilee who anointed the broken body of Jesus with sweet spices after witnessing His crucifixion. Wisdom and good judgment were among James's attributes.

Thomas, the doubter, came to believe. Believing came hard to him who, hearing of the Resurrection, said, "Except I shall see in his hands the print of the nails, and put my finger into the print of the nails, and thrust my hand into his side, I will not believe." In later years this man came to be considered practical. The original "doubting Thomas" went to India, where, according to tradition, he organized a church. There he was martyred when a Brahman ran him through with a lance as he knelt in prayer. Today Thomas represents understanding.

James the Less, so named because he was younger than James, the brother of John, has been the subject of controversy for nearly two thousand years. Bible scholars find little to go on when they seek to trace the life of this apostle. Was he a brother to Peter? Or a cousin? Paul wrote that in Jerusalem he visited James, the brother of our Lord; but many scholars do not accept this literally. James has been pictured to represent law and order with an Old Testament scroll in his hands. He was first bishop of Jerusalem.

Jude, the obscure one, was also named Judas, but is not to be confused with the betrayer of Christ. He may have been the son or brother of James. Jude speaks but once in the New Testament, asking Jesus, "How is it that thou wilt manifest thyself unto us, and not unto the world?" This scene depicts one of Jude's characteristics, that of desiring to receive a fuller revelation of Christ. According to tradition, he was martyred in Persia, where he went to preach the gospel.

Simon the Zealot, fierce underground agitator, was about forty when he joined Jesus. He thought Christ would lead an uprising to overthrow Roman rule. No apostle better illustrates the power of Christ to change the lives of men. The lamb symbolizes the transformation of a man of violence into a peaceful apostle. Little is known of Simon. One legend has it that he became a missionary to Babylon; another, that he was a missionary to Britain and was martyred there. But today Simon represents zeal.

Judas Iscariot, the only one of the apostles to give up and quit, sold his Lord for thirty pieces of silver and later hurled the silver at the priests, saying, "I have sinned in that I have betrayed the innocent blood." Then he went out and hanged himself. He was one of the twelve entrusted as steward with their common funds, but his treachery left a vacancy filled by a disciple named Matthias.

We are not surprised when the wicked and ungodly fail and go down in defeat, as did Judas, for the Bible has stated that they will suddenly be cut off, and that without remedy. But good men fail also, at times when there seems to be no reason, no explanation for it. A man who refuses to meet

failure bravely and bear it nobly probably will not rise again. On the other hand, the man who takes the proper attitude will usually manage to use his failures as steppingstones to eventual success.

Some men have been so fearful of possible failure they were afraid to tackle the job God wanted them to do. As a result, they have failed Him who would have seen them through. Most of us, at one time or another, have felt incapable of holding jobs offered us. But this very feeling caused us to depend on the Master of the universe, who knows all about the task we have at hand. We will fail if we depend on our own strength, our own judgment, and our own knowledge; but if we follow His instructions we have the assurance that all will come out right. There are many seeming failures because many battles are lost, but the thing that matters is final and definite victory. We can be sure that, if we obey the instructions of our Commander in Chief, the final battle will someday be won.

I have spent fourteen summer vacations fishing from a boat in Lake Yellowstone. Usually there were six men in the boat. The other five were experienced fishermen who knew the waters of this great northern lake. By pooling our accumulated knowledge of the lake, its fish, bait, and weather, we felt we had a right to expect a good catch. Frequently our hopes were realized. Some days, however, we fished from early morning to late evening, using the best of lures, seeking choice waters, only to return with empty stringers.

It was in a time of failure like this that the Master appeared to the boatload of men on the Sea of Galilee. They were weary and hungry, for they had toiled all night and caught nothing. They knew all about fishing by day and by night, in all kinds of weather. They knew as much about the lake as anyone. They had failed! There seemed no reason to continue, but the Master said, "Launch out into the deep, and let down your nets." Remember that they were already exhausted, everything was against them, but it was the Lord's command. When they obeyed, they discovered that He knew more than they about their chosen occupation. We too, if we learn the lesson of depending fully on Him, can find our failures becoming steppingstones to something better.

Recently I heard a young minister tell about people he had led to Christ. After relating a number of cases of men and women wonderfully saved from their sins, he suddenly stopped and said, "Some of you are going to get the idea that every time I try I bring someone to Christ. Such is not the case. I have been telling you about the successes. I have not mentioned the hundreds of times I have tried and failed." He failed often, but he did not quit. He is still bringing men to Christ.

If you will be the best steward you know how to be, and call on God when you reach the end of your strength, He will be the Portion you need. The Bible tells us that man's extremity is God's opportunity. This is my confidence, that if we keep our hands in His, He will make our failures steppingstones to lives of obedience and success.

May we pray: Lord, You alone know how many times we have been discouraged because of our failures. But You have encouraged us to try again. Make us good stewards. Help us to fail as little as possible. But if we do fail, may we be big enough to profit by the lesson we learn from our failure. In Jesus' name we pray. Amen.

INVESTMENTS
HERE AND HEREAFTER
By John Stockton

CHAPTER FIVE
Accounting for Our Stewardship

For the kingdom of heaven is as a man traveling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one; to ever man according to his several ability; and straightway took his journey. Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord's money. After a long time the lord of those servants cometh, and reckoneth with them (Matthew 25: 14-19).

The fact that we have to account to someone all of our lives is good training for those of us who would be God's stewards. Knowing that we will always account to a higher authority is a restraining and helpful influence. When I was very small, I was expected to give an accounting to Dad and Mother. I was the youngest of nine children, and we lived on a farm about four miles from Chico, Texas. Dad was a good steward, and every time there were regular services or revival meetings in our church, he wanted his entire family there. This meant a ride of several miles to the tabernacle in the Pleasant Grove community. Most of the time there were too many of us to ride in one conveyance. In addition to Mother, Dad, and the nine children there were Grandfather, Grandmother, and the two hired hands. This made a total of fifteen in the Stockton household. It required both a wagon and a surrey to take our family to church, and when we walked in the attendance swelled!

It was back in the days when mothers took quilts for the children to sleep on while the revival service was in progress. The floor of the tabernacle was covered with straw. Just add the quilt, and we had a comfortable bed on which to sleep. And sleep we did, unless the preacher preached too loud, or the saints shouted, or the singing interfered. After church, the pallet was placed in the back of the wagon for my younger sister and me. We slept as we bounced along over the roads home.

Those were happy days. We dearly loved our dad and mother, although we were required to give a strict accounting of our time and talents to them. My dad was a stern person who did not believe in telling children twice what should be done. We knew that, if he had to remind us the second time, we would be told in a way we could not forget! Yet Dad was deeply in love with his children. He required a strict accounting for our benefit.

I recall one time when Dad was in bad health, and the doctor recommended he go west. This meant travel by covered wagon, and considerable preparation was necessary. Not least in the planning was the assignment of home responsibilities. Each of the boys, from the oldest down to the youngest, was assigned a special task to perform during Dad's absence. The weeks went by until that exciting day set for his return. Eagerly we watched the road to the north of our house, hoping to catch the first glimpse of that returning covered wagon. I vividly remember the tumult of my boyish mind when I saw the wagon come into view and ran as fast as bare feet could take me to meet my dad --

joy that he was home again, relief that his strong hand would again be in charge, anxiety lest in some way I had failed in my assigned task.

Early in life the Stockton children learned to face the time of accounting. If we had obeyed to the best of our ability, we knew Dad would be pleased. But if our tasks were not done as Dad had instructed, we were justifiably worried. If we had failed, we knew it was best to admit it and explain. Then Dad was kind. If we had failed and waited to be found out, we were in deep trouble. So Dad instilled in us one of the fundamental facts of stewardship. We learned that, if there was any problem between us and the person we had to account to, it was much better to go to him rather than let him find out and come to us.

Back at the old homestead,
When I was just a lad,
I spent my youthful years
A-working for my dad.

If at any time he seemed displeased,
It almost broke my heart;
For Dad was a regular pal of mine,
And I wanted to do my part.

Many years he toiled and sacrificed,
That I might have a chance
To prepare myself for a useful life,
God's kingdom to advance.

I received no pay for the work I did,
But this did not make me sad;
For my joy was full as I trudged along,
A-working for my dad.

Sad was the day when he called me in
And said he had done his best.
All was well with his soul, he knew,
And soon he would be at rest.

He exhorted me to always
Take time to pray.
Then he grew still;
Dad had passed away.

As I look back over those years I spent,
I wish I could have done more
To lift the load from his shoulders bent,
His happiness to restore.

Many years have passed since he went away,
And a lot of work I've had;
And I like my work as well today
As I did when I worked for Dad.

Although I'm not working for him now,
I think I shall not bother
Regarding the pay for the work I do,
For I work for my Heavenly Father.

And if I can just hear Him say, "Well done,"
I'll be as happy as, when a lad,
I was back at the old homestead
A-working for my dad.

-- John Stockton --

Accounting to my parents was just the beginning. At school I found that a daily accounting must be given to my teacher. Then on Sunday there was a Sunday school teacher watching over my life. Well do I remember the day the Lord saved my soul. I was kneeling at the altar of a little Methodist church. I attended their Sunday school, where one of the finest teachers in the world taught my class of twelve-year-old boys. Should we be absent from the class, our teacher asked for an accounting. It was important for us to be present, and she let us know she cared. Through the years this devout woman has had a great influence in my life. Until this day, if I make any change in my occupation, I receive a letter of congratulations from her. She reminds me that she always knew I would be working for the Lord somewhere in His kingdom.

I also remember the day two students came from a Nazarene college to hold a revival meeting in our city park tabernacle. The first time I heard that a person should consecrate himself completely to the Lord and become sanctified I went to the altar, asking God to work this miracle in my life. God honored my consecration, sanctified me wholly, and I joined the little Nazarene church in my home town.

From then on, it was necessary for me to give an accounting to my pastor. I was never away from church but that he missed me. Nor would my laughing response that I was there but hidden behind a tall person in front of me suffice. He not only checked on my attendance at church; he also asked me often how it was with my soul. My spiritual welfare was important to him. If there was anything between me and God, he wanted to know about it, pray about it, and help me correct it.

I recall one Sunday when I was at a low ebb spiritually. I went to the parsonage and reported to my pastor and his wife that I was not getting along as well spiritually as I had hoped. We immediately went to prayer, and soon the Lord lifted my load. It seemed to me the day was brighter than any I had ever seen. We sat down to the table and my pastor's wife brought out butter and jam sandwiches. I was sure they tasted better than any food I had ever eaten.

When I was in high school, I looked forward to the day when I would be a man, have a job, make my own decisions, and account to no one. Such was never the case! For I discovered on the first day of my first job that I must account to my boss. Through the years I have come to the conclusion that I wouldn't want it any other way. Accounting to a higher authority keeps me on my toes, doing my best at home, in the office, and in God's kingdom.

It has been my privilege through the years to be in charge of a number of workers, be on the other side of the fence so to speak, and have them account to me. They have taught me that it is better to have 75 per cent efficiency and 100 per cent loyalty than to have 75 per cent loyalty and 100 per cent efficiency. Many of the workers never knew that their boss was keeping a record of their performance -- an accounting of attitudes as well as acts. When I am away from my office, I know pretty well how each employee is acting. I usually find out enough about my employees to know what the score is without continually snooping around, trying to pry into their affairs. I soon learn who is 100 per cent loyal, who is dependable on the job, who is slow and who is fast, and who is faithful to the task.

The banking business requires constant and strict accounting. The banker must account to his stockholders, directors, other bank officials, and the bank examiner. And no one ever knows when the bank examiner is coming.

I recall one time in my banking career when I was elected cashier of the bank. My predecessor was moving from the city and had sold all his stock. Before leaving, he suggested to me that it would be a good idea for me to pray that one particular bank examiner never come to check our records. I asked why. He said this particular examiner was plenty rough.

You can easily guess what happened. Later on, when the bank examiner walked in, it was the very one I had been warned about. In the course of the examination he called me to his side and asked about certain transactions handled by the former cashier. I told him I was new on the job and didn't know any more about those particular transactions than he did. But when we traced them out, we found that the former cashier had purchased land, built houses, and had the bank lend a purchaser all the money to buy both the lots and the houses. Besides that, he had made a thousand dollars on each transaction and put the money in his own pocket. It was a penitentiary offense for an officer to use the funds of the bank to promote his own financial interests. I could immediately see why the cashier was afraid of the examiner and thought him rough.

The young man was called back to town for an accounting. The examiner faced him with the blunt statement, "You are headed for the penitentiary." But, to make a long story short, the president of the bank interceded and offered to make good any loss on the questionable transactions. The examiner agreed to be lenient but warned him gravely, "If you ever do this again in any bank you are connected with, you will land in the penitentiary." Two years later I picked up a newspaper and read that this same cashier had been sentenced to a term in prison. He had again used bank funds to promote his own welfare.

As a cashier, I soon learned that, if there was anything the examiner might criticize, I should take it to him and ask his advice before he brought it to me. For a number of years I had the same bank

examiner the other cashier thought was so rough. He became one of my fast friends, although if there was anything that deserved criticism, he always gave it as severely as was necessary.

When I went with the Oklahoma State Banking Department, everything I did had to be approved by the bank commissioner, the district judge, and the stockholders of the local bank I was liquidating.

The commissioner once called me to his office and said he was sending me to a certain town to take charge of a building and loan that was to be liquidated. He cautioned me to get all the records as soon as I got to town, because he had heard some crookedness was involved.

When I arrived, the man in charge turned all the books over to me at my request. Then he suggested we have lunch together. We locked the building and walked to a nearby restaurant. When seated at our table, he said, "Now, Mr. Stockton, some dishonest things have been going on here. I work for the other fellow and do as I'm told. But you'll find the crooked entries anyway, so I might as well tell you where they are." And he handed me a complete listing, by page number, of the dishonest transactions. When I returned to the office and opened the books, I found the transactions just as he had described them, and I reported them to the bank commissioner.

Later, as an employee of Production Credit Association, a co-op lending organization belonging to the farmers, I was placed in charge of the office. But I found in the credit manual that I was amenable to the local board of directors, as well as the corporation in Wichita, Kansas, that supervised the association.

Next came the challenging assignment as business manager of one of our colleges. There I learned that the business manager answers to the president and the board of trustees.

When I came to Headquarters, after being elected general treasurer, I looked in the Manual to see what the duties of my new office were. The first thing I read was that the general treasurer is amenable to the Board of General Superintendents and the General Board. And I have found after serving for sixteen years that, not only am I amenable to the general superintendents and the General Board, but I am also amenable to Nazarenes everywhere. Daily I receive letters asking for an accounting of funds sent to my office. We are always glad to give this information. So experience has confirmed my conclusion that I would never want to be in a position where I was not required to give a proper accounting.

Up to now I have purposely omitted the most important accounting any of us have to give. That is to God. When I went to the altar and God for Christ's sake forgave my sins, I started out to serve Him to the very best of my ability and give an accounting for my life. Since that day I can testify with the Apostle Paul, "For to me to live is Christ."

We are all stewards whether we like it or not. It is not a matter of choice. We are either good stewards or bad stewards. The question is, What kind are we? The Bible says, "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein." This includes us all. In Genesis it is recorded that God created the heavens and the earth, the fowls of the air, the beasts of

the field, and then created man and gave him dominion over all things. We are, therefore, the Lord's by creation. After man's fall, Jesus came into the world to give His life to redeem man from sin. We are, therefore, the Lord's by redemption. According to the Scriptures, we are bought with a price; we are not our own. We are told that it is required of a steward that he be found faithful; he must give a proper accounting to God.

Most of us have found through the years that, although the Lord requires a strict accounting, He is just and loving. If we have erred in the way, and go to Him in true repentance, He forgives and sends us on our way to do better. In addition, He pours out His blessings upon us, giving light and strength for the way. If we have really turned our lives over to the Lord, we can give our accounting without fear. And if at any time there is anything between us and God, we should go to Him immediately and talk to Him in prayer about it.

After we completely yield ourselves to God, we are required to give Him our time, and we should go about doing everything possible to promote His kingdom. We must not forsake the assembling of ourselves together, for the Bible tells us that where two or three are gathered together in His name, He will be in the midst. We receive blessings, help, and fellowship from the testimonies of others. We are strengthened to resist the devil in our daily walk with the Lord.

We not only are required to give Him our time, but we should give Him our abilities as well. We may not feel as qualified as someone else, but if we are called on, we should not neglect to do our best for God.

We not only must account for our time and talents, but we must also account for our money. Most of us have thought many times about the Great Commission to go into all the world and preach the gospel to every creature. It may be possible that we will never be called to the mission field, but we must use our money to send those who are called. It is not as if God needed our money, because He is the Banker of the skies. All things are at His disposal. He does not have to have the puny amount we can give. But if we expect to keep ourselves aligned with Him, we must be faithful in our giving in order to have the proper attitude, show our love to Him, and carry on His work. Although He does not have to have our funds. He does depend on His stewards to do His work in the world. I, for one, would like to be found a faithful and just steward when the day of accounting comes.

To those of you who have never given your lives to the Lord, may I urge you to bow at His feet and proclaim Him Lord of All. The Bible tells us that He will remove our sins as far from us as the east is from the west; He will blot them out; He will cast them into the sea of forgetfulness and remember them against us no more forever! All we have to do, if the Lord blots out our sins and covers them with His blood, is to be sure that we sin no more. The best way to give the proper accounting to the Lord is to continually commune with Him and be sure there is nothing between our souls and our Saviour. If we will do this, He will guide our lives and lead us in the way that we should go.

May we pray. Our Father, we are grateful for the opportunity of living in a free land where we can serve Thee according to the dictates of our own conscience. We pray that Thou wilt help us keep our

record straight so that we may give the proper accounting for our time, our talents, and the earthly possessions which Thou hast entrusted to us. In Jesus' name we pray. Amen.

INVESTMENTS
HERE AND HEREAFTER
By John Stockton

CHAPTER SIX
Investments -- Here and Hereafter

When Woodrow Wilson was president, the United States entered World War I and sold liberty bonds to finance the cost of the war. About everyone who could invested as a patriotic duty.

When the war was over, there were so many liberty bonds in the country that it was not possible to find a market for them as fast as people wanted to sell. To give you some idea of how fast liberty bonds were turned in, I recall one day when I took \$250,000 worth of bonds to the post office that had sold for 85c on the dollar. At the time, I was working for a bank in Oklahoma City with a capital stock of \$225,000 -- \$25,000 less than the total of bonds turned in, in one day.

When I first began working at the bank, I knew very little about stocks, bonds, and securities. But the longer I worked, the more I learned about them, until finally it fell my lot to invest for other people.

After the depression that followed World War I, when finances started on the upgrade, people made money on almost any investment, until the high peak was reached in 1929. In those days there were as many ideas about making investments as there were people with money.

A popular investment during the early part of each school year was school warrants. These warrants were issued when funds were not available, and they drew 6 per cent interest until the warrants were collectable. Investors tried to buy the first issues, because if they waited until the last months of the school year to buy, quite often there would not be enough taxes collected to pay the warrants. Then it was necessary for the holder to sue the county, obtain judgment, and receive only one-third of his investment each year until the full amount was paid. But there were always sufficient taxes to pay the warrants issued in the early part of the year, so these were in great demand.

Other people were more interested in investing in chattel mortgages covering livestock, machinery, and crops. Others invested in municipal bonds. In order to issue these bonds, it was necessary to have an appraisal of the valuation in the county or city, as the case might be. Then the attorney general would permit bonds to be issued up to a certain per cent of the total valuation. It did appear, after the appraisal had been made and the bonds had been approved by the attorney general, that they would be safe.

Still other people preferred to invest their money in first-mortgage real estate. I recall one lady who came into the bank and said she would like me to invest her money for her. I asked what type of investment she preferred. She replied that she wanted it placed where she could always get it back. Thinking she meant she would like to be able to get it at a minute's notice, I said, "You'd better put your money in government bonds." But she threw up her hands in horror and replied, "Please don't invest my money in government bonds. The government might go broke and I would lose my

money." I asked where she thought we could invest money so that it would be safe in the event the government went broke. She thought a minute and then said, "Well, loan my money on a farm. If the government goes broke, and I should have to collect on the mortgage, I would still have the land." So I invested this lady's money in first-mortgage real estate.

Those were days of easy money. Deposits swelled in the bank I was operating until we had to look constantly for places to invest. I remember the bank examiners telling me one day that we had too much money on hand -- a strange commentary for a bank. Prices spiraled higher and higher, until we hit the big depression.

I recall that some of my banker friends attended a bankers' convention in San Francisco. When they returned, one of them called and asked me to come down to his bank, where we carried a large account. I met him at the appointed time, and following brief pleasantries he plunged into the problem uppermost in his thinking. "John," he asked, "how many loans does your bank have?" I told him, and he advised, "Go home and start collecting them as fast as you can. This country is headed for one of the biggest depressions we have ever had."

I looked at him and responded, "If every banker goes home and starts collecting his notes we will have the biggest depression this country has ever seen."

"That may be true, but you don't want to be caught in it, do you?"

"No," I answered, "I don't want to be caught. I have a small bank. I'm going home and start collecting my loans just as you advise me to do, and I hope I can collect them faster than deposits go down."

And so I returned to my bank and started collecting my notes in an orderly fashion. For example, one of my customers would come into the bank and say, "I have a thousand-dollar note due today. I need to renew it for three months." I would answer, "I'll be glad to renew our note for three months, but when it is due then I would like for you to pay it off," He would agree. But a vicious cycle had begun; for in three months' time, when he came in to pay off the note, he would write a check on my bank, reduce the deposits by a thousand dollars in order to pay the note.

It would have made little difference if there had been just a few such notes; but since I was collecting from everybody it made a big difference. People reduced the bank's deposits every time they wrote a check to pay off their notes. I drew less interest on the loans of the bank. In addition, as my deposits went down, automatically the deposits in the big bank where I carried our main account was reduced. As their deposits were reduced, automatically they reduced the deposits of the larger bank that was their depository. And on and on it went, until by the time it finally got back to New York, maybe ten thousand dollars had gone out of circulation because one man paid a thousand-dollar note.

This was the story all over America. I would hear my customers talking in the lobby. One would remark that he had heard the banks in Michigan were having trouble. Then quickly came the gloomy response, "Yes, and we'll have the same here before it's over with."

Gradually people started withdrawing their money from the banks and putting it into postal savings. Postal savings were climbing every day, and bank deposits were going down. Prior to that time, if I needed additional money in my bank, all I had to do was take some of my mortgages and endorse them over to one of my corresponding banks. They would give me money for the mortgages. But after deposits decreased so rapidly across the country, I became anxious about how I would finance my bank, in case the need arose. I went to the corresponding banks I had dealt with through the years. At every one I heard the same story. They could not make loans to anyone; their deposits were decreasing too rapidly.

I soon discovered there was only one hope, if I expected to keep my bank open. I must collect my loans faster than the deposits went down.

During those days, I kept in close contact with the state bank commissioner, and thus kept up with conditions all across the country.

My customers, as had many people, had built up equity in many things when prices were higher. Their financial statement was very large. But when the depression hit, almost overnight cattle that had sold for \$125.00 would not bring \$25.00 a head. This did not happen only in the cattle market; values dropped on everything almost at the same time.

Take municipal bonds that we had once considered good investments. Cities soon discovered that they did not have enough income from taxes to pay the interest on those bonds, much less the principal payments. As a result, many of those cities had to refund the bonds at a later date, and people who had invested in them lost a great deal of money. I recall one county where the bonds finally sold for ten cents on the dollar, and in many of the counties and municipalities the bonds sold for fifty cents on the dollar.

The biggest lending agency in our state, that had made many real estate loans and sold them to investors in the East, got into financial difficulty and went into receivership. When this happened, investors in the East had no guarantee except a first mortgage on a farm where the owner was not making enough income to pay interest, insurance, and taxes. Some of those eastern investors came back to our Middle West area, looked over the situation, and offered to take fifty cents on the dollar for their mortgages. Many were paid off on that basis. One investor, when asked how he liked to settle for half the value of his investment, replied that he was glad to settle for that much. Most of his investments had brought only ten cents on the dollar, and fifty cents on the dollar was about the largest amount that could be obtained for the best of investments. However, those who settled for fifty cents on the dollar were smart, because prices had dropped so low they could buy more with fifty cents than they could have with the original dollar they invested.

During those months of depression I often heard my bank customers say, "If I sold all my cattle, every head I own -- it would not be possible for me to pay my note full.

Most of the investments we had made in the bank were very similar. Loans we had made could not be collected because the securities we held on the mortgage had dropped to half value, or less.

Things got so bad it looked as if every bank in the country was going broke. Then President Roosevelt stepped in and declared a moratorium on the banks. Banks were examined, and when the moratorium was lifted, some were allowed to pay 25 per cent of deposits, some 75 per cent, and a few were permitted to pay 100 per cent to depositors.

When my bank was examined, the same State Banking Department that had once told me I had too much money in the bank urged me to invest in bonds. They chose the bonds for me to buy, and later came along and required me to write off fifty cents on the dollar on the same bonds.

Banks closed. Companies went broke. People went out of jobs. The government set up soup lines for the hungry who could not find work. I remember that Dr. R. T. Williams came to our town in the midst of these troubled days. I shall never forget that among other things he said, "Some of you folks can hardly get enough money to buy bread. But the day will come when you will have money in your pockets and you will be unable to buy the things you want." Rash words they seemed then, and it was several years before we saw them fulfilled. But the decade of the forties proved that the doctor was correct. Men with large bank accounts could not then buy automobiles and other commodities they wanted because they simply were not available.

Probably the worst result of the depression was the utter despair that caused many men to take their own lives because they could not see any way to pay their honest debts. I vividly recall the morning one of my good customers killed himself with a shotgun. He left a note saying the depression was going to last too long; he regretted to take this way out but there seemed to be no other way. At the time, he owed our bank only \$400, but he owed a great deal more in other places across the country and was unable to pay.

A banker friend, who had the reputation of being an unusually good financier, had invested heavily in German bonds. They decreased in value to the extent that it broke his bank. Soon after this he died, and the diagnosis was a broken heart.

At the same time in order for me to keep the confidence of my friends, and my own self-respect, it was necessary for me to mortgage everything I owned. This I did. But if I had sold everything I owned on earth, I still would have owed about ten thousand dollars.

A good many of my banker friends borrowed all they could, from any source, and put it into their banks; but to no avail. Then when the banks closed, they lost all they had.

One of my friends was operating a small bank. When deposits kept decreasing, he borrowed \$40,000 from an individual and put it into his bank to take up losses, as was required by the State Banking Department. But it was a losing battle. Deposits kept decreasing until he was forced to close the bank. He had been one of the most respected men in his little city; but now some of the folk who had money in his bank felt that he had taken deposits when he knew his bank was not going to stay open. So they filed suit against him. It was a penitentiary offense to accept deposits in an insolvent bank.

When his bank closed, my friend took a job with a salary of \$150 a month. He came by to visit me often, and he could not hide his discouragement over the pending lawsuit. I remember telling him that, if he had a good lawyer, it would be impossible for them to send him to the penitentiary. I reminded him that he had put more money into the bank in an effort to save it than anyone else, and that it was a condition of the country, not carelessness on his part, that had caused his bank to fail.

When the trial came up, my friend's lawyer proved that he had borrowed \$40,000, put it into the bank in order to try to save it, and then lost the entire amount along with all his bank stock. The attorney general happened to be present in the hearing, and finally the judge asked him if he would like to say anything. The attorney general rose to his feet and said, "What is there to say, in view of the facts? Everything shows that this man put much more money into the bank than anyone else. Everything points to the fact that he acted in good faith. There is nothing more for me to say."

Greatly encouraged, my friend thought he would be released. But the judge said, "Well, I know this man acted in good faith, but there is a law which states that a man shall not accept deposits in an insolvent bank. It is a penitentiary offense to do so. I can either fine this man or send him to prison. I believe I will waive the penitentiary sentence and fine him instead." And that is what the judge did.

After the hearing was over, my friend went to the judge and said, "Judge, how do you expect me to pay that fine? I'm not making enough money to pay the interest on the funds I borrowed to keep the bank open." The judge replied, "Yes, I know, but the people wanted something done. You have to satisfy the people, so that's the way it is." This was not the final word, however. Several months later I read in my morning's paper that the governor of our state had waived the fine assessed my friend.

I had occasion, during those strenuous times, to observe my customers. I found that those who had invested only in stocks, bonds, and securities -- this world's goods, and had thought nothing of God and the church, realized no dividend except despair. Many lost their lives, from either suicide or broken hearts. What a contrast were those I knew who had been faithful stewards, remembering God in the good times as well as the hard! Although they too lost this world's goods, they went right on enjoying their religion and praising God for His goodness to them.

Uncle Buddy Robinson was one of those Christian stewards who put his money back into the cause as fast as he got it. One of the other customers of the bank, who knew Uncle Buddy very well, called him aside one day and said to him, "Bud, you ought to save some of your money. The Nazarenes have been good to you, and you have been making a great deal of money. But you're spending every cent you get on the young people you're sending to college."

At that time Bud Robinson had spent many thousands of dollars in helping young people through school. I personally thought it was a great tribute to a man who had had little opportunity for formal education. Evidently my customer did not agree, for he continued, "Now, Uncle Buddy, what would happen to you if you got out across the country somewhere and got stranded? What would you do?"

"Why, that's an easy one," he replied with a little chuckle. "I'd wire you for \$100. You'd send it to me, wouldn't you?"

"Yes, of course, I'd send it to you; but that's not the point. You ought to be saving something for yourself as you go along."

Uncle Bud went his way and kept right on putting his money into Christian education. Sure enough, not long after the conversation in my bank, my customer received a telegram from Uncle Bud requesting one hundred dollars. It was wired immediately, and a few days later returned in a letter from Uncle Bud saying, "I didn't need it; I just wanted to see if you would keep your word."

Charles A. McConnell was another Christian steward who commanded my deep respect and love. He had been my teacher when I was in school in Bethany, and I remember that at one time, when the church was in an emergency situation, Uncle Charley sold his home and everything he had and put it into the church. During this time most of our colleges were unable to pay their teachers. At best, salaries were very low, but often when payday came the college had no funds. One of those teachers told me a little while ago that there was one year when he drew a total of \$250. But he said, as he looked back on it now, it was one of the most glorious years of his life.

In all of our colleges there were many teachers who put their lives into the cause of Christian education, whether they got paid or not. It was not only hard on the teachers; it was also hard on the businessmen. They would furnish groceries and other necessities for the teachers when they hardly know how or when they could be paid. College and administrators were also making contributions of service with little or no financial return. Eternity alone will tell the sacrifice that was made by Christian stewards in order to keep our college doors open.

Living by faith was a daily necessity and practice. I had one professor who would feel the Lord wanted him to go to a certain place and hold a revival meeting. He wouldn't have enough money to pay the railroad fare. But he would pray about it and make all the arrangements to go. Then he would wait on the Lord. Invariably someone would knock on his door and give him a love offering. Then he would buy his ticket and hold the revival.

On one such trip he was paid just enough to get his wife and himself halfway home. They had close friends living in a town about midway, so they bought tickets for that distance and had one dollar left. The wife laughingly said later she looked back to where her husband sat on the train and saw him reading a book. She went back and asked him where he got the book. Calmly he replied, "I bought it."

"With the only dollar we had left in the world?" she asked.

"Yes, we might as well read."

"But just suppose our friends aren't home when we get there. What will we do then?"

As providence provided, however, the friends were at home. They gladly entertained their teacher friends for about a week. Daily the professor would go away to a quiet place and talk to the Lord about the financial predicament he was in. He told his host nothing at all about it. Finally, toward the end of the week, he returned from his place of prayer and told his wife to pack, for they were leaving the next day.

Perplexed, she asked, "Do you have the money?"

"No, I don't have any money, but the Lord has told me that I'm to go home tomorrow."

So, on the morrow, their friends took them to the depot. But on the way they passed a bank and the host said, "Would you mind waiting for me just a minute? I need to go in the bank." Returning, he slipped some bills into the professor's hand and said, "Here's a love offering I want to give you before you leave." And he gave them enough money to buy the needed tickets back to the college.

These are not just stories. I could give you the names and addresses of these good men who proved to be stewards of the highest order.

Another example comes to mind as I think of Dr. J. B. Chapman. After I came to Headquarters, I traveled across the country quite a bit. In many places I saw where Dr. Chapman had given a hundred dollars to help the church in a building program or in a debt reduction campaign. I wondered how in the world this man could afford to make such generous contributions to so many different churches.

Shortly before Dr. Chapman's death I was in Cheyenne, Wyoming, speaking to our church there on the subject of eternal investments. In the service I mentioned to them that I had noticed on a plaque in the vestibule that Dr. Chapman had made a hundred-dollar contribution to help them build their church. I said I was amazed, as I went across the country, at the amount of money he was able to put back in the cause. But I reminded them that Dr. Chapman would not be with us always. And I said, "When he is gone I want to ask you one question. Would he be better off to have his money in stocks, bonds, securities, and this world's goods or in Kingdom investments where he is now putting it?"

I went from that service to Yellowstone Park. The next day a ranger came down to my cabin to tell me I had a long-distance call waiting for me at Lake Lodge. I went immediately. It was a call from Dr. S. T. Ludwig, general secretary, informing me that Dr. Chapman had slipped away home and the family wanted me to serve as one of the pallbearers. I caught a plane from West Yellowstone to Salt Lake City, took another one to Chicago, and then a train to Vicksburg, Michigan, his home.

Dr. Chapman had mentioned to me in his last letter that he was running a little short that month, so I had called Kansas City and asked my office to wire his check to Vicksburg for deposit. Mrs. Chapman told me she had talked with Dr. Chapman the day before he died, and he had told her he was running a bit short. In fact, he had only two dollars left. She asked him what he planned to do, and she said he smiled and answered that he would go up to the bank the next morning to see, if by chance, Brother Stockton might have sent his check. But death came that night, and he went to meet

his Master, leaving behind two one-dollar bills in his pocket. He had been investing his money where moth and rust do not corrupt and thieves do not break through and steal.

There are many wonderful Christians across these United States, and around the world, who are just as faithful in their stewardship as these whom I have mentioned.

I have spent most of my life, since I left school, looking after the other fellow's money and making investments for others. It is my opinion that there is no place to invest money in this world's goods where it is perfectly safe. When you make an investment you have to watch it, and as conditions shift and change, you have to dispose of that investment and make another in order to keep your money safe. But if you have given your all to Christ, recognize that all things belong to Him and you are but a steward of what He has given you, and place your money in the building of His kingdom, you may be sure that it will bring you dividends in this life and in the life to come.

We're not working here for praise,
And we're not working here for glory;
We're not worried greatly
Lest the world won't hear our story.

But there's one thing we have wanted,
As down through life we've trod;
That's to have the smile of Jesus,
And the blessings of our God.

If we serve Him the best we can,
And stay within His will,
His blessings from above
Our cup of joy will fill.

So let us labor on,
Still working for our brothers,
And let our lives be spent
In service here for others.

And when we've done or best,
And life's short race is run,
The Lord will smile at us
And we'll hear Him say, "Well done."

Then let us today
Take the talent given,
And invest our time aright
Because 'twas sent from heaven.

And when we've lived our lives,
Our investment will be real,
Where moth and rust doth not corrupt
Nor thieves break through and steal.

-- John Stockton --

Empower us, O God, that, whatever we feel guided by Thy Spirit to do in building Thy kingdom, we may do it with all our might. May we be such dependable stewards in Thy kingdom that one day we hear Thy words, "Well done, thou good and faithful servant . . ."