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*Holiness Writers*

# **YOUR PURSE AND YOU**

By

*A. J. Lown*

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

**Spreading Scriptural Holiness to the World**

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# **YOUR PURSE AND YOU**

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## **Your Purse and You**

The last "Scrooge" is not dead; he has many namesakes even in modern evangelical churches. No Christian wants to claim kinship with the dread miser of Dickens' Christmas Carol. This book is written to help you avoid such a fate. Yet let's be realistic. There are church members who are careless and slack in contributing to the work of God and plainly show that they have never realized the privilege of regular, generous, systematic giving — and thus have no knowledge of the blessing received by those who regard their income as a sacred trust and its outlay as a responsible stewardship for the glory of God, the good of His Church, and the spread of the gospel. It is doubtful if they have ever consider the will of God in relation to their purses or pockets, or reflected upon the fact that Jesus still sits over against the treasury, watching the giver and the gift, as the offering is received.

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## **The will of God**

For the sincere Christian there is no part of life untouched by the Bible revelation of God's will; no point upon which he is not prepared to receive, in principle and detail, the clear and complete guidance which God is so willing to give. And upon such an important subject as money (God's chief rival in the affections of many) with all its possibilities for good or evil use, God has given wise and positive guidance in both the Old and New Testaments.

The law of Moses placed upon every member of the Jewish church definite obligations for the support of the priesthood and the maintenance of the house of God. No one was allowed to escape a full share of practical responsibility for the regular support of the appointed ministers and the means of public worship. A profession of faith and admittance into the privileges of membership were linked with the duty of upholding the church with tithes and offerings. "Cheap" membership and casual giving were not permitted or tolerated in any way.

In the New Testament, after exultantly declaring the resurrection victory of Jesus over sin and the grave, making it possible for the believer to be "stedfast, unmoveable, always abounding in the work of the Lord," the Apostle Paul immediately touches the subject of Christian giving with the words, "Now concerning the collection ..." — as though he would suggest that the victorious life must begin in the purse or pocket, often the last place where some Christians gain the victory over the sin of selfishness. Paul's outspoken words upon the need for weekly, proportionate giving, as a proof that we enjoy the victory Jesus died and rose again to give, are strong medicine which many professing church members find too unpalatable to take.

It is unthinkable that God should leave the financing of His work to the unreliable feeling of the worshiper, to the chance mood of the moment; that giving should depend upon the generous or

ungenerous nature of the giver, and the church income be affected by "absenteeism" due to such causes as unfavorable weather. Uncertain and changeful giving of this kind offers no solid foundation for strong church life and a vigorous missionary program. The Scriptures are as clear in their teaching concerning a church member's money as they are in respect to his talents, time, conversation, fellowship, and social practices — plain principles and sensible instruction for the right use of money are as clear as crystal for those who have eyes to see and conscience and will to obey.

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### **The Alternative**

The lack of clear scriptural guidance has caused many churches to drift into worldly means and methods of obtaining support. Regular freewill giving has been supplanted by inferior ways of "keeping the church going." Financial strain has often resulted in unspiritual activities being tolerated and even encouraged, provided they "raise the budget." Cheerful giving for love's sake has been replaced by the bargaining method, with its attempt at "painless extraction." This has sometimes meant concentration upon an all-important annual effort, and preparations for this have crowded out the spiritual activities of the church.

Churches which pride themselves upon being of a more spiritual character have also suffered because the membership has been poorly instructed about the right and wrong way of giving to the Lord. Sensitive souls have given almost beyond their means to support their spiritual home; others have offered to God irregular amounts they would scorn to spend upon personal pleasures or secular institutions. The privilege of worthy giving has been missed, the burden of maintaining the church unfairly distributed, and ministers and officials faced with needless anxiety for the welfare of the church — a situation which could never arise if the will of God prevailed in the lives and loyalty of the members. To those who have never viewed their membership obligations from this angle, and who have never reckoned the spending of their money as a vital and accountable part of their Christian experience, these may seem strong words, but they are nevertheless true to the facts of church life.

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### **The Interest of Jesus**

This situation may well arise from the unwarranted idea that Jesus regarded money as an evil thing; that He exalted poverty and condemned riches, and lived as if money were only an unnecessary appendix to life; and that in bringing money to the forefront in church affairs we are out of harmony with the attitude of "trust, and do not bother," supposedly held by Jesus.

There is no ground for thinking of this type. In His position as a master Craftsman, Jesus had to handle money, to buy and sell, to give a shrewd estimate and assess a fair profit. He knew the virtues and vices that money can develop, but never declared that money is the root of all evil. Recognizing that the "love" of money can turn the heart from God, and lead to a self-centered life with a purely materialistic outlook, He warned against covetousness, against the sin of measuring life in terms of

"the abundance of the things which ... [a man] possesseth," defying any man to serve both God and mammon. To a rich young ruler whom He loved, He deliberately brought the crisis of spiritual decision upon the question of money, recognizing how strong was its hold upon the promising life before Him.

But equally He commended the right use of money. He disarmed criticism by a prompt payment of tribute and endorsed the rendering of taxes to Caesar. The grateful attention of devoted women who ministered unto Him of their substance was thankfully accepted and appreciated. In a masterly parable He challenged His disciples to make friends with "the mammon of unrighteousness" (money), declaring that a man may so use his business ability and the income gained that every coin and note will welcome him into the everlasting habitations. And in an imperishable tribute He commended a widow woman who made of two farthings a sacrament of her entire devotion to the treasury and Temple of the Lord.

No one is more interested in the offering than Jesus. No one is able to gauge more accurately whether the gifts represents a truly conscientious and sacrificial membership. He still sits over against the treasury, measuring every gift by the income, devotion, and humility of the giver; commending all sacrifice and condemning all who could give more fitting and liberally unto the Lord. He knows full well those who have received and will receive the approval and blessing of God.

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### **The Key to Blessing**

Divine blessing to an individual or church can be held up by faulty giving. Scripture is emphatic upon this point, and experience wholly confirms this truth. The windows of heaven will open in uncontainable blessing only if all the tithes are brought into the storehouse, declares Malachi; God will not give to a people who are "robbing" Him. This forthright prophet uses an ugly word to describe incomplete, unworthy giving, but it is not too strong. Offerings brought to God that would be judged unacceptable if offered to the princes and kings of the earth are indeed robbery. And in robbing God we rob ourselves of blessing in every aspect of personal and church life. In effect, Malachi anticipates the teachings of Jesus, "Give, and it shall be given unto you."

Haggai enforces the same truth by a comparison between the amounts spent by worshippers upon their own desirable residence and the lesser amounts devoted to the building of the Temple of God. The connection between failure in giving and failure in church life and enterprise is fearlessly stated — if God's people will give aright, their money being an outward evidence of their wholehearted interest in God's work, then divine blessing will crown their endeavors and attend their witness. The testimony of King Azariah is always true when the challenge of Haggai is met and answered, "Since the people began to bring the offerings into the house of the Lord ... the Lord hath blessed his people" (II Chron. 31:10).

The relationship between our offering and God's outpouring is close and binding, but Christian giving springs from higher motives than the natural and legitimate desire to obtain Heaven's favor

and gifts. It has pleased God to link together our consecrated tithes and His own promised blessing, but we do not presume to view this as a "bargain" or give for the sake of reward alone.

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# YOUR PURSE AND YOU

By  
A. J. Lown

## The Motives for Giving

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### The Love of God

"God loveth a cheerful giver," and the cheerful givers are those who deeply and thankfully appreciate the divine love. The offerings of God's children are in very essence love-gifts, inspired by a reverent and grateful recognition of the love which "spared not his own Son, but delivered him up for us all," and "with him also [will] freely give us all things." Christian giving is the free, cheerful response of those who love God because He first loved us; an offering made, not grudgingly or of necessity, but to please the Father we love and to be worthy of the Son He gave.

Facing a congregation who gave grudgingly and of necessity in an extreme sense, a veritable family of "Scrooges," Christopher Wordsworth, nephew of the great poet, composed the moving hymn,

"O Lord of heaven, and earth, and sea!  
To Thee all praise and glory be;  
How shall we show our love to Thee,  
Who givest all?"

And, teaching his niggardly congregation to sing these words, he inspired in their hearts the thought of God's love-gift to "a world undone," and in so doing saw his people transformed. Selfishness was changed to sacrifice as they sang —

"We lose what on ourselves we spend;  
We have, as treasures without end,  
Whatever, Lord, to Thee we lend,  
Who givest all."

In the light of God's love, niggardliness and miserliness toward the work of God vanished. Wordsworth's parishioners recognized that glad and cheerful giving of their substance was the only adequate expression of their love for Him. The New Testament counts it a normal thing that our appreciation of God's good and perfect gifts should bring love's liberating power to the purse strings, as to every other part of life. Love and giving are inseparable. The man whose heart and hand are "shut up" has never known the love of God, declares John.

"Love so amazing, so divine,  
Demands my soul, my life, my ALL."

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## The Grace Possessed

Paul emphatically states that no man can lay claim to the grace of God in Christ and display a mean, tightfisted spirit toward the work of God. As the grace of Jesus Christ was revealed in the fact that, though He was rich, yet for our sakes He became poor, so the Christian is constrained by the same grace to a life of generous giving. The example of his Lord moves him to sacrifice.

The apostle claims that the grace of giving is as much a part of the saved life as faith, utterance, knowledge, etc. — a member of the Christian Church should "abound in this grace [willing, generous giving] also." As an example of the grace of God bestowed upon the churches of Macedonia, Paul cites how the riches of their liberality were manifested at a time of great poverty and trial; they gave up to and beyond their means, and they gave with abounding joy! The offering is not a religious tax to be paid as a water rate for so much religious piping and a nonstop flow of preaching. In it and through it the giver reveals to God, and often to man, the measure and the quality of grace possessed. Paul declares, with the utmost reverence, that as the grace of the Lord Jesus was manifest by Calvary, the grace of a Christian is revealed by the collection!

The same truth holds good as a principle of life; the spending of money reveals the desire of the heart or, as Jesus said, "Where your treasure is, there will your heart be also." The use made of money is an outward symbol of the things which hold sway in the soul. It is safe to say that the member who has little treasure in the house of God has little heart there also. Frances Ridley Havergal has shown the connection between the mind and the purse in the well-known consecration hymn —

"Take my silver and my gold;  
Not a mite would I withhold...  
Take my intellect and use  
Every power as Thou shalt choose."

Not by accident are the intellect and the income linked in the same verse. The uppermost concerns of the mind are shown by the direction the money takes; "the brains and the brass move together." The prodigal son's desires and thoughts were in the far country; hence he wasted his substance there. Joses, surnamed Barnabas, lived for Christ and His Church; hence he sold his lands, brought the money, and laid it at the apostles' feet.

Every gift should be the direct outflow of the grace of God bestowed upon the Christian. Unworthy of such favor, knowing that he is what he is by the grace of God, he recognizes that one of the tokens by which he can show that this grace was not given in vain is in his offering. Every coin in the church collection speaks of grace or the lack of grace!

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## The Divine Law

And every coin is a potential seed! Speaking of the Christian's offering, Paul declares, "He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully." Giving is an investment in the faithfulness of God. The God of the natural harvest is just as truly the God who rewards those who sow in unselfish, generous contribution to His work. No one has ever suffered by a warm liberality towards His cause. "The liberal soul shall be made fat," declares the wise author of Proverbs; and again, "There is that scattereth, and yet increaseth; there is that withholdeth ... but it tendeth to poverty."

The last thought in the genuine giver's mind is that of a harvest for himself; his gift is not viewed as a "claim" upon God for a greater return. Nevertheless a legion of witnesses rise up to testify that no man ever gave to God and it was not given to him again, "good measure, pressed down, and shaken together, and running over." It pleases God to bless the largehearted with signal tokens of His favor and recompense. "Honour the Lord with thy substance, and with the firstfruits of thine increase: so shall thy barns be filled ..." is not an outdated Old Testament promise based on the theory that a good God must prosper the godly. It is an undeniable fact in up-to-date Christian living and stewardship that those who honor God, He will honor, and in practical affairs too.

The bountiful man who seeks first the kingdom of God finds the assurance of Jesus true, "All these things shall be added unto you." Divine providence is so definitely extended in a practical way towards those who uphold the work of God by generous giving as to constitute a "law" of sowing and reaping. Every dedicated coin given for the glory of God is as a seed cast into the ground of the faithfulness of God; He cannot be unrighteous to forget the work of faith and labor of love of those who have ministered to His work, and do yet minister.

Hence these three main motives unite to inspire Christian giving — love's glad, cheerful response to a greater love; a compelling urge to manifest the grace of God in sacrifice, after the supreme example of Jesus; and a pure, believing recognition that the gift which honors God will be honored by Him.

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# **YOUR PURSE AND YOU**

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## **The Method of Giving**

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### **Regularity**

Inspired givers of this character will always seek the method of giving which offers the best and most efficient way of contributing to the Church and its need. Not for them the lax, spasmodic, irregular giving that fails God and imperils the Church. Conscience, scripture, and common sense unite to tell them that regularity must be the first principle of all sound giving. No club or society will accept or sanction as members those who shirk the responsibility of regular subscriptions for the upkeep and benefits of the particular institution, and the Church stands on a much higher plane than any political group or union.

If consistency is the chief virtue in service, then regularity is a leading essential in giving. "Concerning the collection ..." orders Paul, "upon the first day of the week let every one of you lay by him in store, as God hath prospered him." A regular gift from every church member and worshipper should be found in the weekly offering. Inability to attend should not mean lack of desire to give — the faithful member will unfailingly reserve the weekly gift until the first opportunity of being present in God's house allows the gift to be made. The need of the church is a weekly one, as with every other household; its overhead expenses have to be regularly met at every season of the year, holidays included.

No workman would allow the payment of his wages to be dependent upon his master's ability to be always present at the weekly pay parade; nor would he agree that the contents of his pay packet should be governed by his employer's feelings. His household needs are a weekly requirement and demand a regular income. In like manner the church income must be based upon a more solid foundation than a worshiper's feelings or the prevalence of weather favorable to a full attendance. The strength of any trade union is in its regular contributions, and the church should not be behind a secular body in this respect. Apart from unemployment and sickness, the offering should be regularly secured by members who make the church treasury a first charge upon their weekly budget. "The Lord's portion" heads the list as they plan the outlay of their money week by week.

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### **Proportion**

This of course does not mean that every member will give the same amount or that in spite of any increase or decrease in wages or salary the gift will be the same each week. A member can only give "as God hath prospered him," that is, according to the income he receives, and this will vary from time to time.

Regularity by itself is not enough, for one may give a ten-dollar bill out of a large income and another a ten-dollar bill out of a small income — this obviously is not right. To regularity must be added the principle of giving in proportion to one's income, so that every member gives an amount which is right in the sight of God, fair in comparison with the giving of his fellow members, and adjusted to his capacity to give.

It is here that the method called "tithing" proves itself to be the best and fairest method of Christian giving. It is scriptural, practical, systematic, and has the unhesitating commendation of all who have adopted it as a ruling principle in fulfilling their obligation to support the work of God.

The "tither" covenants to give one-tenth of his total income to God, feeling that as a Christian under the new covenant he cannot give less to God than did the Jew under the old covenant (actually, when his offerings were added to his tithes a Jew gave approximately one-sixth of his income to the Lord). It is certain that Jesus as a Jewish Church Member paid His tithes; otherwise His enemies would have had one more charge to lay against Him. The tithing member of a Christian church is a man or a woman who voluntarily dedicates at least ten cents out of every dollar of income unto the support of God's work, calling this "the Lord's portion."

It may be objected that tithing savors too much of the Old Testament and that it is better to regard the whole income as belonging to God. The objection may be carried further to suggest that the Christian who regards one-tenth of his income as the Lord's will feel he can do as he pleases with the remaining nine-tenths. This suggestion is totally unfounded; in fact the reverse is true. The man who keeps one day in seven as the Lord's day will the more surely regard the other six as belonging to the Lord also. His stewardship of time is helped and not hindered by devoting one-seventh in a special sense unto the Lord.

So with tithing. The tither's sense of the stewardship of money is quickened by his methodical reckoning of one-tenth as the Lord's portion. The persons who speak glibly of regarding their total income as belonging to the Lord will probably be amazed if a reckoning is kept of the amount actually given to Him; the proportion will very often resemble that of the Irishman who considered a tenth too small and resolved to give a twentieth! It takes a great deal of unregulated giving to come anywhere near the methodical giving of a loyal tither. The offerings of a tithing church are literally amazing in their amount and regularity; yet giving is so simple, so fairly distributed among the members as to seem the most logical way of maintaining the church and its activities. And the givers themselves testify that tithing becomes a spiritual custom, as natural to fulfill as the setting aside of the weekly house rent.

This may provoke the question, Is tithing not easier for some than others, as for instance, comparing a man with \$25.00 a week and another with \$100.00? Surely the better-paid man can spare \$10.00 a week more easily than the lower-paid man his \$2.50. The writer can sympathize with the query, for in early married life, with the cost of living on a wartime basis, he was pastoring a large church on a very small salary. Rent demanded a large part of the salary. Yet the tithe was unfailingly given each week, and it was proved then, as now, that God helps with the remaining nine-tenths in a special way. To those with heavy demands upon a small income, tithing may seem a big thing to undertake. But it is the method God always blesses, and the barrel of meal and the

cruse of oil will not fail — the God of Elijah still honors all unselfish devotion to His servants and cause.

But the member with a higher wage cannot rest satisfied with the tenth he can the more easily spare, while his fellow member makes loyal sacrifice out of a smaller income. The man who has the larger nine-tenths left will, in all probability, have heavier weekly overhead expenses to meet, but as a conscientious tither he will seek to give such additional offerings as his surplus will allow. The giving of the tithe does not produce the thought of "duty well done," responsibility ended; on the contrary, it stimulates the desire for second-mile giving in further and special offerings as circumstances permit.

The great truth of tithing is endorsed by a multitude of men and women in every walk and position in life as the best way of giving to the Church of God and the various activities of His kingdom. Voluntarily accepted by any church membership, it stands forth as a fair, co-operative method of maintaining a worthy sanctuary, an efficient ministry, and an enlarging church life and witness. To those who will take their place among the conscientious, sacrificial upholders of God's work, their offering "an odour of a sweet smell, a sacrifice acceptable, well-pleasing to God," the promise is freely given and fully performed, "My God shall supply all your need according to his riches in glory by Christ Jesus." The loyal, generous believer alone has the right to claim this oft-quoted promise.

The aim of this small booklet has been to reveal the offering as a sacrament of devotion, the collection as a means of deepening the spiritual life of a Christian worshiper, the act of giving as the natural outflow of a ransomed soul and a redeemed life — and to appeal to every reader to resolve in the words of David, "I will not ... offer [to the Lord] burnt offerings without cost."

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# YOUR PURSE AND YOU

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## **We Give Thee But Thine Own**

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We give Thee but Thine own,  
Whate'er the gift may be:  
All that we have is Thine alone,  
A trust, O Lord, from Thee.

May we Thy bounties thus  
As stewards true receive,  
And gladly, as Thou blessest us,  
To Thee our first fruits give.

To comfort and to bless,  
To find a balm for woe,  
To tend the lone and fatherless,  
Is angels' work below.

The captive to release,  
To God the lost to bring,  
To teach the way of life and peace,  
It is a Christlike thing.

And we believe Thy Word,  
Though dim our faith may be:  
Whate'er for Thine we do, O Lord,  
We do it unto Thee.

— William Walsh How, 1823-97 —