

The Duty of Giving Away a Stated Proportion of our Income

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THE task which devolves on me this evening is to submit a few observations *on the duty of giving away a stated proportion of our income*. This subject has already been handled, and that with much force of logic and scriptural demonstration; with much feeling and practical knowledge, in the book so well known under the title of "Gold and the Gospel;" a book with this singular genealogy, that it is the offspring of five heads and one heart. The gentlemen to whom the public are indebted for the origin of that volume, as also for its circulation on terms unprecedented, though they must be satisfied that they have done much, yet, like all who have tasted the pleasure of doing good, are resolved on doing more. Not content with having set up a banner for benevolence, they are determined to raise and train an army by whom that banner shall be followed, wherever it is unfurled. Against their volume just one thing can be said - it is a volume, and a large one; and that is no inconsiderable drawback, in an age that is itself a newspaper. They now intend, by the lighter instrumentality of popular addresses, to press the subject home upon multitudes whom octavos never disturb. By their choice, the lot of commencing this new form of proceeding has fallen upon me; and though in public addresses I generally feel it to be wrong to spend even a sentence on myself, tonight I am bound to say, that in the course of my short and humble life, nothing in the way of compliment or honour ever affected me so deeply as when, after reading the requisition which called me here, I read that remarkable list of names appended to it; names, to more than one of which I had been accustomed from boyhood to bow with respect in the distance.

For the practical handling of the subject which is expected from me, I know not that I can do better than attempt to

Explain the duty,

State the grounds whereon it rests, and

¹ This excellent address was delivered about fifty years ago in the Victoria Hall, Belfast, the Bishop of Down, in the chair. - ED

Plead for practical attention to it.

When we speak of the duty of giving away a stated proportion of our income, we do not mean *that all persons having equal incomes are bound to give away equal sums, however their other circumstances may vary*. Power to give away may be modified by three circumstances - family, locality, and station: Of two persons, each receiving a hundred a-year, one has seven children, the other is a bachelor. It would be strange if the single man might justly spend upon himself as much as the other must spend on his family, and might innocently give away only as much as he contrives to give. This is a difference of family.

Of two persons having the same family and the same income, one lives in a large city, where rent, taxes, and provisions are high; the other in an agricultural village, where these are all cheap. Is the latter to take the full advantage of his easier circumstances for his private purse, and give none of it to benevolence? This is a difference of locality.

Again, two persons have both a thousand a-year. One from small beginnings has reached that point by industry and saving. Without hereditary claims, without public expectations, and with invaluable habits of economy, he is royally rich on his thousand a-year. The other has inherited the same income from a father who was in the habit of spending ten thousand a-year. A number of servants, retainers, and tradespeople have what amounts to a vested interest in his revenue; the public have expectations; and, worst of all, his habits are formed on a costly model, so that he is not only perplexed, but really poor, with his thousand a-year. This is a difference of station.

Each of these three branches of modification has innumerable offshoots, going to show, that to require all who have equal incomes to give away equal sums, would be neither just nor generous.

Nor do we mean that all persons are to give away the same proportion of their income, however its gross amount may vary. Two brothers live in the same town, and have the same family. In this case, station, locality, and family are equal. The elder is just able to provide his family with a small house, frugal fare, homely clothing, and a passable education. He is quite unable to lay up anything which would help to open their way in life, when the critical period of settlement shall

come. Yet, knowing to whom he and his owe their daily bread, he gratefully devotes a tenth of his income to the service of God.

His younger brother has been otherwise prospered. His children sleep in spacious rooms, and play among their own flower-beds; their clothing is rich, their board generous, and their education costly. For each of them he is able to lay up in store, and knows that, if they do not pass through life with comfort and respect, it will be their own fault. And is this man, for whom Providence has done so much more than for his brother, to content himself with rendering the same proportionate acknowledgment as he? For the latter to give a tenth of all is an effort; an effort which he feels, and his children feel, in "their coats, their hosen, and their hats." For the other to give a tenth would be no effort whatever; it would never affect his comforts, nor even his luxuries, no, not the crumbs that fall from his table. It would affect nothing but his hoarded money. If we hold that his brother should give a tenth, and he should give no more, then we hold that the lesser mercies demand the more touching acknowledgment, and that God's superior bounties may sit more lightly on our hearts.

Take another case: You visit a friend when he is twenty-five years of age, spending little on his establishment, and giving away a tenth to Him who gives him all. You return to his house when he is fifty. Now he is spending on his establishment ten times as much as before. Why? Because the Lord "hath blessed the work of his hands, and his substance is increased in the land." The same labour which, twenty-five years ago, yielded him a modest income, now brings a twentyfold return. When Providence has thus multiplied the proportionate productiveness of his toil, is he to confine his acknowledgments to the same proportion which he rendered when his efforts were far less fruitful? If he does, gratitude diminishes as bounties enlarge. We would, therefore, strongly contend that when Providence greatly increases the return of labour, or throws abundance into our lap without labour, we are bound to acknowledge such mercy - mercy which distinguishes us above the ordinary lot of men - not by thank-offerings adjusted to the scale of those whose blessing is less than ours, but by aiming to keep pace with the peculiar bounty which, while some pine and others struggle, gives us "all things richly to enjoy." One man's tenth is more than another man's third. I know one venerable man - one of the men whom my soul loveth - who, at the outset of life, adopted the vow of Jacob, "Of all that Thou shalt give me, I will surely give the

tenth to Thee;" but so far from confining himself to this, I know that some years ago he was for that year giving away not a tenth, but four-tenths. How Providence has dealt with him you may judge from the simple fact that one day he might be seen in the morning giving away, a thousand pounds to one religious society, and in the evening five hundred to another.

On the other hand, we do not mean that persons are bound to give away all their income, so as to admit of no increase of capital, or extension of property. There is a large class of promises which attach temporal advancement to humble and godly industry as a reward from Providence. "By humility, and the fear of the Lord, are riches, and honour, and life." - {Prov. xxii. 4.) "Such as are blessed of Him shall inherit the earth." - (Psalm xxxvii. 22.) "Blessed is the man that feareth the Lord, and delighteth greatly in His commandments. Wealth and riches shall be in his house." - (Psalm cxii. 1, 3.) Liberality itself, the very virtue for which we are pleading, is encouraged by the prospect of abundance. "Honour the Lord with thy substance, and with the first-fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." - (Prov. iii. 9.). One of the punishments threatened against improperly gotten wealth is its decrease, while lawful labour is stimulated by the hope of plenty. "Wealth gotten by vanity shall be diminished, but he that gathereth by labour shall increase."

This passage, not only offers to industry the prize of increase, but states the true relation of labour and capital. "He that gathereth by labour shall increase." Labour creates capital; capital rewards labour. Where there is no labour, capital is lumber; where there is no capital, labour is beating the air. The effect of well-directed labour is to increase capital; the effect of increasing capital is to lighten the burden and raise the pay of labour. These effects depend not on the will of men or masters, but are wrought deeper than either can permanently reach, into the groundwork of human relations, by the Builder of all. That accumulation of capital which results from the blessing of Providence on lawful industry, so far from contravening the purposes of benevolence, directly and most efficiently serves them. Two brothers enter this town, each with a capital of £50,000. The one seeks out fifty thousand poor families in the town and country, and gives away all his capital among them, a pound to each. The other invests his fifty thousand in a factory. Return in five years and mark the effect of the two sums upon the people. Of the first fifty thousand the only trace you can find is here a decayed bonnet,

there a worn-out cloak, and in some humble homes a very grateful recollection; but no permanent public benefit, no sensible improvement in the condition of the laboring poor. As to the other fifty thousand, it fed and clothed many families from the first day; today it is feeding and clothing many families, and it is promising to do so in perpetuity. At the same time, the profits which are known to have accrued to its owner are attracting other capital to a like investment, so as further to improve the prospects of all the labouring population of the neighbourhood.

It is possible, and more than possible, that in this case the one who gave away his all did it from the noble motive of self-denial; and most assuredly he will have his reward. It is also possible that the other acted from the commonest selfishness, and can look for no credit beyond that of worldly wisdom. But the fact that he who acted from a noble motive did no permanent good to the poor, while he who acted from a low one did much, forces us to inquire, Did not the one unconsciously violate, and the other unconsciously follow, a law of Providence? Does not the one case indicate the existence of a law against the dispersion of property in indiscriminate gifts, and the other a law in favour of its employment to elicit and reward useful labour? Land and money are the two bases of wealth. Cultivation is to the one what commercial investment is to the other. Religion does not require that either should be made away with, or neglected; but that, when laid out for increase, the Lord should be honoured with the first-fruits of all the increase.

But here many sincere and admirable Christians will tell me, "You are arguing directly against the words of our Lord. He commands us, 'Lay not up for yourselves treasures upon earth;' and to do as you say is plainly to break this very clear command." If that be so, all my reasoning on the point falls to the ground; and he who permits riches to increase is no Christian. But is it so?

We have already seen that a Class of promises exists which must be nullified if no servant of God is to permit his possessions to increase; and such commands as "Provide things honest in the sight of all men;" "Charge them that are rich . . . that they be ready to distribute, willing to communicate," etc., enforce duties which exist not, if no man has a right to have possessions, except only in such a degree as will enable him to continue alive. No command ever contradicts another

command; and no command is ever meant to supersede a whole class of promises. With these two principles in view, we take this command, "Lay not up for yourselves treasures upon earth," and place it beside another which is like unto it: "Take no thought for tomorrow." Am I to be told that I break this latter command if I take thought for duties and responsibilities which do not press today, but will tomorrow? Without doing so, I cannot fulfil my duty to God, to my neighbour, or to myself. The highest obligations which are laid upon me require thought, and action too, for the morrow. This runs through all the ways of Providence. Most of the duties for which he holds us responsible call us to work for the morrow. For tomorrow, the plougher ploughs, for tomorrow the sower sows, for tomorrow the reaper reaps, for tomorrow the miller grinds, for tomorrow the weaver plies his loom, for tomorrow the builder frames his roof; and did we put a stop to all labour which is for tomorrow, we should at once reduce the activity of the human race to a few of the most menial occupations. The call to take no thought for tomorrow is certainly not a call to neglect duties and evade responsibilities; but a call to trust in Providence when the time only to trust has come. When I have done for tomorrow all that is laid at my door, then let me not encroach upon the province of Him who alone can rule the future and the contingent, by troubling myself with them. Let me simply do this day the work which is this day due; and though long and impenetrable months may lie between me and its result, for that I must trust Him whom the sparrows trust; saying cheerfully, "The Lord will provide!"

When in the one of these two glorious words of Christ the letter is so plainly to be interpreted by the spirit of all Scripture, it is not probable that in the other the letter is all we are to look to. But if you will appeal to the letter, then to the letter you shall go. That letter is, "Lay not up for yourselves treasures upon earth, where moth and rust do corrupt." Now, moth and rust do not corrupt property employed in active service, as commercial investment. They only corrupt hoards which are heaped up idle, not doing the purposes of Providence, not contributing to the welfare of men. Against such stores only does the letter of this precept bear, and against them let all denunciations peal!

BUT though we do not believe that the letter of our Lord's precept was ever meant to prevent His servants from accepting such increase of their goods as His bounty might give them while they glorified Him with their first-fruits, we deeply

feel that in the spirit of that precept many weighty lessons lie. It seems to say, "*Do not resolve to be rich.*" To you, young man, it seems clearly to say, "Do not make up your mind to die worth thirty thousand or a hundred thousand pounds." Any such resolution is evil, and out of it woes will come. "They that will be rich fall into temptation and a snare, and many foolish and hurtful lusts, which drown men in destruction and perdition." - (1 Tim. vi. 9.) It also says:

Do not make haste to be rich; even without formally resolving to win a high prize of wealth, do not follow after riches eagerly, or long to see yourself encircled with abundance. "He that maketh haste to be rich shall not be innocent. He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him." - (Prov. xxviii. 20, 22.)

Do not adopt selfishness as a means to wealth. Our natural reason and the carnal mind prompt us to say, "If I am to be rich, all that I get I must keep. Holding, nursing, guarding all that comes into my hands, it must grow to be of some account at last." Such a mode of calculating is confronted by the spirit of faith and love which breathes all through the Bible, Viewing a Power infinitely above the petty advantages of hoarding, it cries, "There is that scattereth and yet increaseth; there is that withholdeth more than is meet, and it tendeth to poverty." Take this proverb to your heart. There is joy and glory in it. It links your hope of personal comfort with the Father of all benevolence. Say, "If there is wealth to be gotten by greed, by holding, by shutting my heart against gushes of generosity, and my hand against self forgetting acts of goodness, then such wealth be to others, and its fruits be far from my children!" Say, "Wealth so gotten is no wealth: it is but a metal coffin for the affections. If wealth come to me, let it come from the Great Giver, at whose bidding I cast my bread upon the waters!" "The blessing of the Lord, it maketh rich, and He addeth no sorrow with it."

Do not trust in riches. In the forms of popular speech we may often trace real and important distinctions. Nothing is more common than to hear persons speak of a man idolising various objects of earthly affection. Yet of many such objects we never hear it said they are made gods. We often hear of a man making an idol of his child; but people do not say he makes a god of his child. With regard to money, however, it is quite otherwise; they readily say, "He makes a god of his money." Yes; for he not only loves the money, and doats on it, but he puts his trust in it. All

the faith he has centres in it. It is his Providence; on it his future depends; it is his hope for his children; his hope of name and honour after death. Assail it, and you assail his rock, his strong tower, his reward. Take it away, and in his own feeling you have bereft him of all *his dependence*. Surely this is idolatry! "Charge them that are rich in this world, that they be not high-minded, *nor trust in uncertain riches*, but in the living God, who giveth us all things richly to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life." - (1 Tim. vi. 17-19.)

These seem to me to be some of the chief lessons taught us in this precept of our blessed Master; and he who cordially follows these, glorifying God, and benefiting man with liberal first fruits of all his increase-on him, for my part, riches and plenty may freely come. In his progress all good men will rejoice; the poor will bless his riches. If, like Abraham, he has an old servant, he will say, with smiles, "The Lord hath blessed my master greatly; and he is become great; and He hath given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses." - (Gen. xxiv. 35.)

We do not mean that Christians are bound to draw a line, and say, "Beyond this limit, no matter what the bounties of Providence may be, my possessions shall never go." Oh, what a blessing it had been to thousands had they adopted such a resolution! Many who prospered up to a point which they would have once thought affluence, not then content, pressed forward, and by a few errors dispersed the gatherings of a lifetime. Many for years employed their growing wealth to do good; but at length they had outgrown their religious strength, and, like a youth falling under his own stature, their virtues died of decline. Happy would it be for many did they set a limit to their aims, and add nothing beyond! Whenever this is done in the spirit of humble faith, surely it is good and acceptable to God. But I cannot undertake to teach that it is laid down in Scripture as an incumbent duty.

Away, on the very horizon of sacred history, in the glory of its dawn, we see - shall I say a group? - three personages; the first, shrouded with that excelling light which no man can approach unto; the second, dark with that darkness which, thank God, neither our words nor our imagination can picture; the third, a man of

like passions with ourselves. To this man, the Maker of all points the tempter of all, and says, "Hast thou considered my servant Job, that there is none like Him in the earth, a perfect and an upright man, one that feareth God and escheweth evil?" And who is this of whom we have such testimony as never was borne to other man—who is held up to the accuser of saints as a triumphant instance of the redeeming power of grace? He is one of those whose wealth is almost countless, who has distanced every contemporary, and is the greatest of all the men in the East. It is plain that his immense possessions were no stain upon his "record," which was "on high." But ere you exult, in the belief that you may innocently accumulate to an indefinite amount, carefully mark how he employed his wealth.

While his children were holding family feasts, and the joy of abundance was in all their homes, he was "continually" rising early, going to the altar of God, and offering up offerings in large number. And how did he live among his neighbours while thus honouring his God? "When the ear heard me, then it blessed me; and when the eye saw me, it gave witness to me; because I delivered the poor that cried, and the fatherless, and him that had none to help him. The blessing of him that was ready to perish came upon me: and I caused the widow's heart to sing for joy. I was eyes to the blind, and feet was I to the lame. I was a father to the poor; and the cause which I knew not I searched out." - (Job xxix. 11, etc.)

Go thou and do likewise. Thus continually and liberally offer unto God; thus bountifully and actively distribute to man; and so long as we see you so doing, 'may your garners be full, affording all manner of store!' I, at least, will cheerfully leave it to Providence to fix the limit of your increase. But one word: as you proceed upwards, one earnest word: Walk warily on those heights! Heads are often turned up there; and fearful gulfs yawn under you if you fall!

While, however, we do not contend that to let "riches increase" is forbidden, or even that to permit that increase to an indefinite amount is contrary to clear Scripture, we do contend: -

That not to give away any part of our income is unlawful;

That to leave what we shall give to be determined by impulse or chance, without any principle to guide us, is unlawful;

That to fix a principle for our guidance by our own disposition, or by prevalent usage, without seeking light in the Word of God, is unlawful;

That when we search the Scriptures for a principle, the very lowest proportion of our income for which we can find any show of justification, is a tenth of the whole;

That, therefore, it is our duty to give away statedly, for the service and honour of our God, at the very least, one-tenth of all which He commits to our stewardship.

These are my views as to the duty for which I am now pleading; and are, I presume, however shades and points may vary, in substance the views of the gentlemen by whose call I stand here.

AS TO THE GROUNDS ON WHICH THIS DUTY RESTS. Let us suppose that it does not rest on any grounds whatever; that the idea of such a duty is without foundation ; that we are each at liberty to choose what proportion of his possessions he shall give away, from the nearest approach to nothing, upwards; so that if one give a tenth, another a ninetieth, and a third one thousandth part, they differ not in this - that the one is liberal, the other covetous, and the third a wretch; but in this - that the one is liberal, the other less liberal, and the other less so still; each of them practising a virtue, a voluntary virtue, only in various degrees. This is the plain meaning and practical application of a notion which floats in undefined thought, and is often expressed in vague language by many excellent people - a notion about Christianity leaving the amount of liberality to the private will and disposition of each individual.

If this view be correct, then it follows that in Christian morals we have *one virtue which has no minimum limit*, no expiring point; which continues to be a virtue down to within a hairbreadth of nothing, no matter how largely mixed with the opposite vice. Shall we apply this principle to the other virtues? - for instance, truth? Are we not apt to think that, however much truth may be in a statement, if mixed with a little deception, the virtue of it is gone? And as to honesty, do we not feel that whatever amount of honesty may be in a transaction, if mixed with any cheating, the virtue is destroyed? And are we to hold that any miserable gift, somewhat short of nothing, which a covetous man may give, is yet an act of liberality, though in a low degree? Is liberality the one virtue which Christianity has abandoned, in this cold world, to every man's whim, and never pronounces

violated, so long as it is not totally renounced and abjured? Surely there is some point far short of nothing, at which gifts cease to be "liberal," and begin to be "vile;" at which a giver ceases to be "bountiful," and deserves to be called a "churl!"

One thing is certain, that if Christianity has set no *minimum* limit to generosity, it *has set* a maximum limit. If we are at liberty to press down our generosity to the lowest discernible point, we are not at liberty to push it up without check. Christianity commands plainly, "Owe no man anything;" so that I cannot give away money while I am unable to pay my debts, without violating the laws of my religion. She also plainly declares, that if any man provide not for his own, and especially for those of his own house, he has denied the faith, and is worse than an "infidel." Therefore, I cannot give away money while my own are unprovided for, or left to be provided for by others, without violating the laws of my religion. Is it, then, probable that Christ's good gospel, while marking points in the upward progress of generosity at which it would pass into injustice, has marked none in its downward progress at which it would pass into selfishness?

If Christianity has left benevolence entirely to private decision, it also follows that, while those branches of expenditure which regard our self-interest are regulated by fixed circumstances, that which is for the glory of God is at the mercy of chance. The three circumstances already named - family, locality, station - decide for each of us, to a great extent, the scale of most items of our outlay. Your rent is tolerably well fixed from year to year; your board is not very uncertain; your dress, and every other claim of self-interest, has its proportion not ill-defined; and is it probable that while every outlay that nourishes self is regular, that only outlay which tends to free you from earth, and connect your hopes with a better country, is precisely the one which the religion of Jesus has left to be the football of passion or of accident?

"I do not mean," you say, "that we are at liberty to give by mere chance, without fixing some principle; I only mean, we are not bound to a tenth." Not bound to a tenth! No, most surely we are not bound to a tenth. If that be your meaning then thy heart is as my heart. No principle of the gospel, no precept of the law, ever glances in the direction of binding us to a tenth. But is it possible that you mean something you do not say? Is it possible that when you speak of not being bound

to a tenth, you mean we are at liberty to make up our minds not to give a tenth, but to give something less? Well, so let it be. Suppose that a Christian, without offending against his religion, may spend on self-interests more than nine-tenths of his income, then it follows that it is lawful for a Christian to be more selfish than was lawful for a Jew. This conclusion may not be agreeable, but it is clear. Every Jew was blessed with a religion which checked his downward, earthward tendency, at the very least to this extent - that, of his all, one tenth went to sacred things, and thus connected with them his affections and his hopes. Less than that he could not consecrate to the service of his God, without a trespass against his religion. If, then, a Christian may give less, his religion elevates him in a lower degree, leaves him to be more earthly without guilt, and less noble without reproach.

One other consequence follows. If a Christian may, according to his religion, lawfully devote less than a tenth of his income to holy purposes, then CHRISTIANITY HAS LOWERED THE STANDARD OF A VIRTUE, and that the virtue of liberality! The Jew who gave less than one tenth was branded by his religion as a sinner. That system, which we regard as very much more earthly, so much less spiritual and heavenly than ours, ever held the standard of pecuniary self-denial up to that point at the very least. And is it come to this, that our Christianity, our religion of love and sacrifice, let down the standard of this special virtue below the point where it stood when she came to warm our world? We know the thousand contrivances to escape from this conclusion. But, however often you cite the difference between an agricultural and a commercial people; however much you talk of Levites, tribes, rent-charges, and adjustments; however many lanes you enter from your starting point, if you follow any one of them to its end, it will land you in front of this conclusion: CHRISTIANITY HAS LOWERED THE STANDARD OF A VIRTUE.

But I will not further follow the supposition that the duty of giving away at least a tenth of our income has no grounds; for the conclusions to which it leads are not satisfactory. I will now assert that it has grounds. They may be thus stated:

GIVING IS AN ESSENTIAL PART OF THE CHRISTIAN RELIGION.

This position needs no special argument. In support of it the whole New Testament cries aloud. The system of redemption is from first to last one

prodigious process of gift. God loved the world, and GAVE His only begotten Son. The Son loved us, and GAVE Himself to death "for us all." This giving does not rest at the point of bounty, but passes on to that of inconceivable sacrifice. Every man on whose spirit the true light of redemption breaks, finds himself heir to a heritage of givings, which began on the eve of time, and will keep pace with the course of eternity. To giving he owes his all; in giving he sees the most substantial evidence he can offer that he is a grateful debtor; and the self-sacrifice of Him in whom he trusts says, far more pathetically than words could say, "It is more blessed to give than to receive."

It is ordained by Christianity that giving shall be both bountiful and cheerful. It does not satisfy the demands of our religion that we give; we must give much. "He that soweth sparingly shall reap also sparingly." This refers to the *amount* of gifts; but having decided that the amount must be unsparing, Christianity is not even then content; that unsparing amount must be given with a cheerful heart, "not grudgingly or of necessity; for God loveth a cheerful giver." One of the oddest things in all argument is, that this passage is sometimes resorted to as cover by those who claim liberty to give away as little as ever they please. Let them turn to the passage (2 Cor. ix. 5-7) and they will see that it is not left to them or to any man to decide whether giving shall be on a bountiful or a sparing scale. That it is not to be sparing, and is to be bountiful, is settled; and then a cheerful heart is commanded in addition. The two-fold requirement is a gift not *sparing* as to amount nor *grudging* as to feeling. One may cheerfully give a sparing gift *who* would grudge a bountiful one; and one who, from "necessity," from pressure, or shame, gives a large gift, may grudge while he gives. Do not spare when you give, and do not grudge when you make sacrifices! This is the voice of a passage which some would feign use to cloak their unwillingness to make liberality a regulated and well-considered virtue.

A sparing, a bountiful, and a grudging giver may all be met with in your everyday life. You call on a wealthy gentleman, Mr. Close, for the Patriotic Fund. "Yes; it is a good cause, a great public occasion, everyone ought to do his share; but really one has so much to do, one is always giving. However, I have great pleasure in giving my mite; you are perfectly welcome, gentlemen, to this trifle," and he gives you a guinea. You modestly hesitate; tell him that much will depend on his example, and that from his position you had hoped for something considerable,

say fifty pounds. "O dear no! I could never afford that. That is a subscription for a nobleman. I am very happy to give my mite, but I never thought of any sum like that."

From this sparing but cheerful giver you pass to another, Mr. Goode. He just hears you, and saying "Ah, poor fellows, little we can do to what they are doing!" puts down his name for a hundred pounds. This is neither sparing nor grudging,

From him you go to Mr. Sharpe. He hears your statement. "O yes! all the principal people are giving to it. One must do something respectable. Will you let me see your book, gentlemen? What! Goode down for a hundred pounds! I know why he did that. It was to be ahead of me, or rather to spite me; for he knew I would never be behind him. It is not the first time he has served me so; but I'm not going to let him stand before me for the sake of fifty pounds." And so he puts down a hundred.

Now, while this gift professes to be an act done out of consideration for others, it is really done out of consideration for himself; and, while his hand was giving, his heart was grudging.

The greedy man who would grudge a large gift, but makes a merit of a small one, and the vain man who must stand high, even in giving, and grudges the price he pays for his importance, are equally far from Christianity. A bounty that reaches the point of sacrifice, and a heart-charity that rejoices in such sacrifice, can alone meet the call of the gospel.

It is ordained by Christianity that our bountiful and cheerful giving shall be in proportion to our means. "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him." Here the scale which regulates giving is decisively taken from the hand of impulse, fashion, or personal disposition. Whether our giving is or is not to be in proportion to the bounties of God to us is no matter of debate. The principle of proportion is enjoined in the New Testament. But the passage decides nothing as to what application of the law of proportion is to be made. One who gives a hundredth part of his increase observes a proportion as much as one who gives a fifth, and might plead that he was giving as God had prospered him if he could find ground in scripture for the belief that one hundredth would be acceptable.

This scripture, "As God hath prospered him," forces us to ask, What is giving in proportion to God's gifts to us? If we seek an answer in the New Testament, everything seems to push up the scale to a proportion from which we nearly all shrink away. We find liberality in a rich man sanctioned up to "half his goods," as in the case of Zaccheus; and in a poor widow up to "all her living," as with the two mites. We find a whole church selling their property, and giving away without limit; and though that example is never enforced on others it is never reproved. We find the church of Macedonia, in "depths of poverty" and also in "a great trial of afflictions," abounding in "riches of liberality;" and their record is written for the gratitude of all ages, that they gave "beyond their power." These early Christians, who thus rejoiced to bestow, are melted to yet greater sacrifices by words so winning and so mighty as, "Ye know the grace of our Lord Jesus Christ, that though he was *rich*, yet for your sakes he became *poor*, that ye through his poverty might be rich."

Turn where you will in the New Testament in search of an answer to the question, "What is giving as God has prospered me?" you are surrounded by an atmosphere of fervid joy and love ; solicited by a feeling of which the words are "Glory to God in the highest, and on earth peace, good-will to men;" and the deeds are every good work, distributing, communicating, making sacrifices with which God is well pleased; you are stimulated by examples of apostles forsaking all, individuals selling all, churches bestowing all, the deeply poor giving to the poorer, and, to crown the whole, the MASTER giving always, and storing never; and in the end giving Himself a ransom for all. You feel that if you are to take your answer to the question by honest, logical inference from that Book, any thought of a tenth is out of sight, and you must contemplate a style of giving which no one I know - perhaps I do know some of the poor who would - but which no one of the comfortable classes in our day would think of following.

If fearful to press New Testament precept and example, we go to the Old to learn what the Lord counted acceptable in ancient times, we find that each head of a family among the Jews was bound by direct enactment to give a tenth of all his yearly increase to the support of the ministering tribe of Levi. He had to pay a second tenth for the support of the feasts; a third tenth for the poor once in three years; and, in addition, were the trespass offerings, long and costly journeys to the temple, and sundry other religious charges, all imposed by divine sanction;

besides free-will offerings. Taking all these items; it is undoubted that among the *Jews every head of a family was under religious obligation to give away at least a fifth, perhaps a third, of his yearly income.*²

Passing on to the patriarchs, you find Jacob, when houseless, awaking from his sleep by the roadside, solemnly vowing to the God of his fathers, that if only "bread to eat and raiment to put on" were granted to him in his exile, a tenth of all should be rendered back in honour of his God. And further up, where you see Abraham, the father and representative of all believers, standing before Melchizedek, the type, not of the Levitical priesthood, but of our Great High Priest, he gives him a tenth of all. The goods were the property of others, of which he would not, for his private benefit, take "from a thread to a shoe latchet;" but yet he asserted the claims of the Lord upon all.

Thus, in the patriarchal dispensation a tenth seems to be the portion which the Lord accepts. In the Mosaic dispensation that proportion is raised to at least a fifth by express ordinances; and when we come into the gospel dispensation, we are sensible at once of a notable rise in the temperature of benevolence. Here the idea of a religion less generous, less self-denying, less superior to sordid hoards or personal comforts is not only inadmissible, but atrocious. Whatever of heavenliness and large heart was in the religion of prophets, receives an expansion and not a chill, and selfish man is placed at last in his highest school of unselfishness. Whether, then, we take the Old Testament or "the New, the lowest proportion of giving for which we can find any pretext or foothold whatever, in command or in precedent, is one-tenth. He who fixes on this, deliberately fixes on far less than was required of a Jew. He who fixes on less than this, deliberately excludes all scripture instruction, and chooses a standard for which no part of God's Word offers a justification.

But several objections are taken against our conclusion, some of which we ought to notice.

"In urging upon us to give away a tenth, you are reviving the Levitical law, and that is abolished." Those who hold that this particular provision of the Levitical law is abolished, I would refer to the arguments of my venerable friend, Dr.

² For full particulars and various discussion of these charges, the reader is referred to the volume, "Gold and the Gospel," especially the Essays of the Rev. Mr. Constable and Dr. Morgan.

Morgan, which they may find more difficult to dispose of than they imagine.³ But I do not see that the objector would fare a whit better with one who, like myself, was not disposed to contend that that provision was literally in force. Indeed, the difference between those who hold that it stands and those who hold that it is abolished lies perhaps more in word than reality. Those who hold that it stands would hardly contend that the letter is in force; for that was, that the tenth should be given to the tribe of Levi, which, to the Jew, we cannot fulfil. And those who hold that it is abolished surely do not mean that its spirit is abolished. The spirit of that law is, "Of Thine own have we given unto thee." This is not abolished, and, blessed be God, never will be! And surely you do not mean that this spirit, a spirit so right and good, in passing from Judaism to Christianity, forsook a more sensitive body for one grosser and heavier with earth! We need not pause to show that, quite independently of the Levitical tenth, the other requirements of the Mosaic law demand more than a second tenth; and that the patriarchs gave their tenth before ever Levi was.

"But we are not now to be brought under rule; for the law is love." I know that some who thus speak do so upon the best grounds. A good man has a small income and a large family; he has also a warm heart, and his neighbours know it. Though he never adopted any specific proportion, he is conscious, and so is his wife, by daily experience, that he gives away "to his power, yea, and beyond his power." When he hears of fixing a rule, and walking by it, he feels that for him it is unnecessary, and he pleads *"The law is love."* Were all like him most gladly should we leave it here. But many whose heart has never led them into the troubles of over giving, gladly catch up his words, and, as a simple defence against giving something definite, cry, *"The law is love."*

To you who use this objection we have only one thing to say: If the law is love will you keep the law? Then all we contend for, and more than all is secured. Among laws, none is near so exacting as love. It has never felt, never done, never given enough. It is "never ending, still beginning." Its great things of yesterday are little things today; and its great things today will be little things tomorrow. *The law of love!* It is, "Thou shalt love the Lord thy God with all thy heart, and thy neighbour as thyself." And you invoke the law of love to save your money!

³ See "Gold and the Gospel."

As a matter for personal guidance, the definite meaning of this expression is something like this: "The heart that is right is full of love. Love fulfils all law, and secures the rights of God and man. Therefore the heart that is right is a law to itself, and needs no other rule. But my heart is right, and is sure to fulfil the law without special rules." Is that safe reasoning? If your heart be so right today, may it not wax cold some other day? and would it not be well to have a test by which to try its warmth? Or may there not be some like me, who cannot trust so surely to their heart; but feel that it is a wholesome thing to have clear rules whereby its dispositions may be often measured?

Love may be a good reason for going above rules; but it is the worst in the world for staying below them or without them. It is a law of love which binds a man to provide for the comfort of his family; but surely that is no reason why he should refuse to give his wife a regular allowance for the expenses of housekeeping.

"But you speak of giving a tenth - that is an arithmetical law; and you will never bring the hearts of Christians under a cold arithmetical law." This is a very tremendous objection. Half the sympathies of an audience are in danger of being lost the moment they hear that our rule is a cold arithmetical law. Arithmetic sounds of school-books, and counting-houses, and markets, and hard problems, and dry statistics, and other ungenerous things. Well, it is so, and we cannot deny it; to say you are bound to give away at the very least a tenth of your all, is to speak the language of arithmetic. But is the principle the less sacred for that? "Remember the *seventh* day to keep it holy." That is an arithmetical expression! And is there anything unhallowed in the Sabbath because a square seventh is cut off from our time, and is just in that arithmetical proportion to be consecrated to God? Again, it is ordained that a bishop shall be the husband of but one wife, which is an arithmetical law.

But if our specious friends who object to narrow arithmetical laws will observe their own givings, it will prove that somehow arithmetic follows them wherever they go. For if you do not give a tenth, but a ninetieth, even that is an arithmetical proportion; and if, instead of giving a tenth all the year through, you only give a tenth of one day's income for the whole year, still that is an arithmetical proportion - though it might be hard to ascertain it; and, in fact, go down however low you may, if you give anything whatever, at any time whatever, it still bears an

arithmetical proportion to the whole. Did we name a tenth as the highest standard of Christian benevolence, and confine ourselves to it, we might be taunted with arithmetic; but when we name it only as the lowest point at which any footing can be found, and leave all above free, that arrow flies below us.

"But if you teach men to give a tenth they will give that and be content, though they ought to be giving much more." - This is an objection of real gravity.

Doubtless, did we succeed in producing generally in the churches the state of feeling that all were bound to give at least a tenth, many would think themselves generous in giving that, when perhaps a third or a half would be only their just proportion. But how do matters stand at present? Multitudes of sincere Christians are royally content though they give nothing like a tenth, and could we succeed in bringing up the Church generally to that proportion (though far below what we hold to be the due of many), the state of things then would present a wonderful improvement on that existing now.

But I question whether adopting the principle of proportion would tend to make men content with the *minimum* proportion after they were abundantly prospered. So far as my knowledge of its practical working goes my impression is the reverse. It is my pleasure to know many men who, at the outset of life, or early in life, adopted Jacob's resolution to give a tenth. These have all been prosperous men. I do not know one of them but shows that the effect of his early adopting the principle of a tenth has been to prepare him for a higher proportion when years of plenty set in.

And is it not natural that such should be the effect? There is a great, not to say a tremendous, power over man in that very principle of arithmetical proportion which it is so easy to spurn. When an arbitrary proportion of our time or goods is taken - a proportion for which reason has no more to say than for any other what is the effect upon the mind? It serves as a practical claim of sovereignty on the part of the Creator. It says, "This is claimed, because all might be claimed. He who accepts this, owns all, and holds you to account for the rest." It is not probable that, year after year, one will carefully set apart a fixed proportion for the service of his God without becoming habituated to feel that he is neither author nor owner of any fraction of property, but merely steward; and that He at whose feet he lays the first-fruits is the Lord, the Giver of all. Such stated setting apart is a

practical keeping of the precept, "Thou shalt remember the Lord thy God, for it is he that giveth thee power to get wealth." And whoever thus begins life by keeping a law of proportion is the most likely of all men to advance his proportion as his Benefactor augments his blessing.

"BUT we ought not to speak of a tenth, a fifth, or any other proportion; our duty as Christians is to give all." That is not correct. Our duty is not to give away all, but to employ all according to the will of God, and so as to be pleasing in His sight. It is our positive duty not to give away all; but to spend suitable proportions of our income in supplying our own wants and those of our families, as also in fulfilling any commercial or other calling for which property is needful. Our objector replies, "Of course, what I meant was, all *after our reasonable wants are supplied*. We ought to give absolutely all the surplus, and not save any."

In the lips of some - and I could name the very man - this means noble and incessant liberality, but in the lips of most it would just mean giving as much as was perfectly convenient. If every one, before assigning any portion as a thank-offering to the Giver of all, is to spend what meets his views of providing for his own and his children's wants, present and prospective, in ninety-nine out of every hundred cases it will prove that the surplus for giving away is next to nothing. In many cases giving liberally will be postponed till family provision is made, till resources are fairly in advance of demands; and by that time *all heart for giving will be gone*. In fact, this rule of giving away all that you have to spare is that by which multitudes think they are living; whereas, could they get an account of all they gave on this system last year, and resolve next year to consecrate the small proportion of a tenth, they would be utterly astonished to find how much the latter exceeds their habitual liberality.

One strong reason for some definite rule lies in this: That we have far better memories for our virtues than for our obligations - for the pounds we give away than for those we receive or spend upon ourselves. Even truly excellent persons who have not *tested* their givings monstrously exaggerate the amount of them to their own mind. The relish of one act of liberality remains long upon the lips, and some who believe that "their hand is never out of their pocket" would be confounded if the great account where all items are entered were placed before them, and they saw how miserably little their endless deeds of generosity amount

to. The first expenditure of all should be that which sacrifices the rest - that which is not for self, or flesh, or earth, or time, but for the Lord, for gratitude, for the training of the soul, for store in heaven.

Our own morsel will be sweeter, and more wholesome too, when the due acknowledgment has been first laid, with a bountiful hand and a thankful heart, on the altar of the Saviour. "Ye shall eat neither bread, nor parched corn, nor green ears, *until* the self-same day that *ye have brought* an offering unto your God." (Lev. xxiii. 14.) This was the spirit of the first-fruits - a spirit of noble preference for the honour of God over selfish care.

Another advantage of deciding that a consecrated proportion shall take the precedence of all other outlay, instead of counting on giving what we have to spare, is this: It materially affects our scale of personal expenditure. Our ideas of what is necessary are ruled by our knowledge of what we have to spend. A gentleman with five hundred a-year, who means to give away what he can spare, unless he be a man of extraordinary generosity and decision united (which cases are never the rule), forms his whole scheme of expenditure on the basis of five hundred a-year, and finds it hard, now and then, to spare a pound or two; not that he is unwilling, but all his resources are pre-engaged. Another with the same income has his regular BENEVOLENT FUND, into which the first fifth of his regular income goes. The effect is, that all his plans of expenditure proceed on the basis of four hundred a-year; and thus while the Benevolent Fund is strong for all legitimate claims, it pays itself - perhaps more than pays itself - by acting as a check upon the Vanity Fund, the Hobby Fund, the Folly Fund, and several other exigent funds on which millions of our domestic revenues are wasted. We, then, hesitate not for a moment to prefer the rule of giving regular first-fruits, even in the low proportion of a tenth, over the rule of giving all we have to spare. This last, while for a strong and holy man the highest of laws, is for the great majority a law which amounts to no more than is now prevalent.

"But, at all events, surely you would not apply your rule to the poor." Certainly not to the destitute. One object of liberality is to relieve and comfort them. But rising above those who need help, upon whom do you fix as poor? The man who can afford to spend money on whisky or tobacco, is he poor? The woman who can afford to spend money on fineries, is she poor? It would be no small blessing if

some of those well-meaning but ill-judging persons who are continually telling the poor that they are too poor to do any good, or support any cause, would stand out of the way of the poor. The worst thing you can do for a man is to pauperise him. If there be a poor man here - and I hope there is, for I never like to see an assembly of human beings without any poor - I would say to him. Never count that man your friend who teaches you to lean on other people. He is your friend, and your children's friend, who teaches you to lean alone on the good providence of God, and on your own right hand.

On the very same grounds that it is a serious injury to a man to pauperise him, it is a great service to teach him to save something, and give it away. The one induces feebleness, the other power: the one inclines him to be listless in earning and thriftless in spending, the other to be alert in earning and careful in spending. The moment a man begins to save something and give it away, he rises in the social scale, and takes his place in the family circle of benefactors. As to the godly poor, I will test this whole question of proportionate giving by their verdict, sooner than by that of any other class. Let some of those who would bid us not ask them to give, learn what they do, and perhaps they will look anew to their own proportions. And when one sees how the poor tax themselves by waste, by hurtful luxuries, by ill-spent time, how often their spare money, not pre-engaged for good ends, is the cause of their ruin, one feels indignant at those self-constituted friends of theirs who would protect them from the calls of generosity - the very calls which would raise and make men of them; and we say, Stand out of the way of the poor!

There was One who was no amateur in poverty, but had known it from the manger, in His own lot and that of His friends. Did He think it a pity that the widow should give away her two mites? or did He tell Mary that the exceedingly costly box of ointment was too much for one of her means? And when the prophet heard from the widow of whom he had begged a little bread that she was so poor as to say, "I have not a cake," did he think it would be a loss to her to give for the Lord's sake a little of her meal? He who delights in mercy has never yet denied to the poor the joy of giving away. St. Paul plainly contemplates giving as the immediate result of labour in the case of one recovered from the class of thieves. "Let him that stole steal no more, but rather let him labour, working with his own hands the thing that is good, *that he may have to give to him that needeth.*" (Eph.

iv. 28.) If, then, a reformed thief, just beginning to earn his own bread, is at once to set before him the joy of giving away a share of his earnings, who dare degrade the working-men of Christendom by telling them they are to look on themselves as meant only to feed their own wants? O what a blessing had it been to many a poor working-man, what a saving to his means, what a comfort to his home, had his father trained him to honour the Lord with the first-fruits of all his increase!

"But there are those whom we do not call the poor, who yet are in more straits than they - persons of small means and respectable position." I should be the last man on earth to press hard on that class. There are no sorrows I would hold more sacred than theirs, who unite in themselves the feelings of the rich and the fortunes of the poor. Poverty is a cold wind, and the higher your station the colder it blows. But this is to be said: However sacred may be the claims of respectability, of the desire to honour your family and maintain your appearances, more sacred still are the claims of gratitude, piety, and goodness. Nor will it ever prove that what you painfully spare from your own respectability for the purpose of honouring your God will fail to bring back its reward. "Them that honour me, I will honour."

These are the chief objections to our argument; and having thus noticed them, I now proceed to

PLEAD FOR PRACTICAL ATTENTION TO THE DUTY.

By "practical attention to" it, I do not mean that we should be much interested in the subject, feel ourselves in a very generous frame, look with great indulgence on the lecturer, think the circulation of "Gold and the Gospel" must do good, and intend to be much more liberal than we have been; then go away and say all this a few times, and comfortably come round in the course of a week or two to our old habits. By "practical attention to" it, I mean something different from all this - something decided, something instant, something permanent and life-long. I mean that every one here, without exception, especially the young - for you whose hairs are white had need be thinking of much more than a tenth - that all the young, in solemn gratitude to their God, and under an humble sense that He is owner and they are stewards, should now, here, and irrevocably resolve, that by the help of divine grace, henceforth, to the day when money ceases to be

treasure, "OF ALL THAT THOU SHALT GIVE ME, I WILL SURELY GIVE THE TENTH TO THEE."

This resolve once come to, it only remains that at stated times the consecrated portion of what the Lord gives you be set apart for His service; and that it be cheerfully given away, Those stated times may be either weekly, quarterly, half-yearly, or yearly, accordingly as you can ascertain your income.⁴ Those are points of detail Of the utmost importance, which anyone who is really resolved will soon adjust for himself. But my point is to obtain the firm resolution of steady and habitual liberality for all that remains of life. I do not want a temporary surface glow, but a permanent quickening of the circulation by greater strength at the heart. Life is ebbing, time is flying, opportunities of doing good are daily growing fewer, and the moment is come for something practical. I plead then - most importunately plead - for practical attention to this duty *now*. I plead for man's sake, for the gospel's sake, for *the Lord's sake*, for your own sake.

I PLEAD FOR MAN'S SAKE, *that men may learn that Christians are sincere*. Thousands dwell in the midst of us who never thought of formally disbelieving the Word of God; yet they have a habitual suspicion - more than a suspicion - that the practical religion of religious men is only a seemly garb which is beautiful on Sabbath, serves to go to church in, and is at all times respectable. This suspicion is one of the most serious obstacles to their own conversion. There are in Belfast hundreds who would be brought nearer to salvation did they only feel in their conscience that the faith, hope, and love of Christian men are not a profession, but a matter of the heart. Now all worldly men have one deep instinct: they believe *that a man is sincere in what he will pay for*. If they, then, see religious men cheerfully and largely paying for their religion, the habit of doubting their sincerity will gradually be worn away. And surely those principles are worth little which are not worth paying for. A religion that did not check our selfishness could not come from a God of love. He who is not willing to pay for his religion has no

⁴ Persons who have fixed incomes may easily adopt the direct method of weekly "laying by them in store." For those whose income is derived from business this is not so easy; but a gentleman in Dublin, after hearing the lecture, told me a plan he had formed which would be easily applied to thousands of cases. In substance it was this: "By years of experience, I know, after making allowance for bad debts and so on, what percentage of my gross returns comes to me, on the average, as clear profit. Every week I know what my sales have been. If, therefore, I take that percentage on the week's sales, it represents my 'increase' for the week; and hereafter, each Monday morning, I will draw a tenth of that, and put it to a benevolent fund." May thousands go and do likewise!

right to have a religion. Creatures there are, and creatures, too, calling themselves Christians above all names, who would fain take the benefit of the Jews' religion of love without it costing them anything! Oh, could we lift one such soul abruptly away from the midst of this assembly, up and up into yonder celestial light, and then set it upon the Sea of Glass - as it saw its own image reflected on that sea, with so much of greed, of earthiness, of self, of meanness, shown in the blaze of that day, would it not shriek out in terror, that heaven was the most horribly exposing place whereinto a poor wretch was ever driven?

I plead for man's sake, *that man may learn that Providence is benevolent*. One most ruinous influence at work in society is the general distrust in the vigilance of a Power which befriends the right. Most men believe they can prosper more quickly and more surely by keeping an easy conscience than a pure one, by practising clever evasions of right than by boldly shunning all known wrong. To confront this unbelief, to demonstrate before all men that the Power above us does smile upon uprightness and generosity, is the high calling of every godly man. You are not only to obtain your neighbours' admission that the Lord is King of the world to come - they are ready enough to grant that: another point needful for their salvation is to bring them to feel that He is Lord and King of the world that now is. They easily believe that He is the disposer of crowns and harps hereafter; but they do not so easily believe that He is the disposer of pounds, shillings, and pence! Doubting here, for the sake of the pressing today, they risk the infinite, but unfelt tomorrow. Satan ever boasts, as he did to our Master, that both the good and the glory of this world are in his power, and that to whomsoever he will he gives them. To deny this claim, to maintain the opposite, to lead men to turn upward a reverent eye, and say loyally to the Lord of all, "Both riches and honour come of thee," nothing is so effectual as that all God's servants shall sacredly honour Him with the first-fruits of their increase. Doing this, it will soon be seen that they who acknowledge Providence bloom in its sunshine, and that seldom indeed is one of their number struck with a blight. Bands - not here and there an individual, as much an exception in the Church as in the world, but - large bands of open-handed men, whose works prosper and whose homes rejoice, will stand before the world living witnesses that we are not given over to the keeping of a demon who pampers wrong and famishes goodness.

I plead for man's sake - *that men may learn that commerce is benevolent*. It is not more hurtful than wonderful how generally even good men look on commerce merely as an engine for fortune making, and a field of battle for all the selfish passions. Even grave divines may be found calling commerce "the god of the world," with just the same propriety and truth as they, professing to quote scripture, call money "the root of all evil." "Well, but is not commerce a hatefully selfish thing?" Is not weather a selfish thing? Both are appointed by Providence for the same end; both perverted by man to the same abuse. For the three-fold purpose of provisioning, clothing, and adorning this world and its inhabitants, the Lord has made a great unconscious machinery of sky and sea, soil and air, and appointed intelligent workers to watch its processes, and complete the result. Neither weather nor commerce separately will suffice for the provisioning clothing, and adorning of our world. Without the mechanical agents the intelligent workers are impotent; without the intelligent workers the mechanical agents revolve in vain.

The covetous underwriter makes the storms the servants of his greed; the greedy corn-speculator turns the blessed sunbeams into tools of gain; the bloodthirsty buccaneer makes the genial breeze serve as charger in his murdering onset. Looking at these disgusting perversions of the Lord's instruments, are we to forget that, above evil eyes and unholy hands, One is guiding the weather for the good of all? And coming into commerce - the providential play of intelligent agents for our comfort - are we to look at the lower side, the motives of traders, and forget the higher side, the design and actual result wrought out by Providence? It is like the web of a cunning weaver: on the lower side you find only tangled threads, on the upper only blooming flowers. Look at commerce as regarded by the hearts of buyer and seller, and selfish indeed is the scene; look at it as designed - ay, as actually wrought out - by the Ruler above, and see every man in a city provided by the hands of others with all things which earth can offer to his convenience, in such proportion as his means will command. Rise up, then, ye Christian men, ye who know a God and bless a Providence, rise up and testify that this commerce, which busies your masses, is not a lawless scramble, but a beneficent appointment whereby everyone may become a co-worker with Heaven in plenishing and provisioning the homes of men! Let all see that when well-won gains come into your hand, you have a joy in scattering them abroad, to spread

temporal and eternal happiness among that race for whom all winds blow and all markets are opened.

I plead for man's sake, *that practical benevolence may be increased*. Of all sources of happiness in a community none acts so gently and pervasively as a spirit of true benevolence. Nothing would so much assuage private griefs, or so greatly smooth the relations of class with class, as the general spread of that sacred brother-love, that true fellow-feeling which breathes so sweetly in our Christian Scriptures. That widows may not weep unconsolated, that orphans may not roam friendless, that wayward men may not pass a lifetime within sound of church-bells, without ever hearing inside their own door a word of loving exhortation, that the poor may not be set against the rich by envy, that the rich may not be estranged from the poor by contempt, that real heathens may not live and die in the heart of Christendom, that nations of pagans may not sit on and on in the darkness of their fathers - in a word, that this cold world may be warmer, and this troubled race have more joy, open your hand and give; for man's sake, give!

I PLEAD FOR THE GOSPEL'S SAKE, that it *may be fitly represented*. That is not its own word; but one almost fears to use its own, it is so strong. "That ye may adorn the doctrine of God your Saviour in all things." *Adorn* that doctrine! See it so pure, so bright, lovely in the likeness of its Author, and then say where is the life that is to be to it, not a veil to dim its beauties, not a spot to mar its charm, but an *ornament* - what a jewel is to the brow of a fair woman, an attraction for eyes and admiration!

Where is the life that really *adorns* the gospel? Surely it is not that of a man who calls himself a Christian, and yet to whom no one will turn in his heed, as to a certain friend, for body or for soul. Alas for that man from whose door a neighbour in distress instinctively turns away; to whom collectors in any holy work never think of going! Oh, who would rest under a roof upon which no man's blessing comes? Not long ago one rich man was letting a splendid seat to another rich man, and, mistaking the character of his customer, he stated, among the many attractions of the place, this great attraction - "*And there are no charities!*" Ah! lay not your dying head on that man's pillow!

The gospel will be adorned only by men who, not in word and in tongue, but in deed and in truth, love their neighbour, body and soul - by men in whom the

character of Christ, to some extent, reappears, that character of love and self-sacrifice to which the glory of God and the salvation of man were the sole objects; wealth, or ease, or pride, nothing. Aim, then, aim at such a standard of beneficence as shall attract to the religion you profess the admiring eye of many who before had seen in it no loveliness! I plead for the gospel's sake, that it may be diffused. The Lord's commission is, that we "go into all the world, and preach the gospel to every creature." "To every creature!" Let us remember this injunction. While a human being lives to whom the good tidings of great joy have never been told, our commission is not executed. How much has been done already towards its execution? Half the race of man, and more, are this day without preachers of the gospel! And even within Christian lands, numbers of holy works for which the need is reproachfully plain remain undone, because the Church of God is not sufficiently self-denying to give the means. It is easy to sympathise with missions; to applaud earnest speeches, and kindle with lively hymns.

But listen! the winds are sweeping, and have been sweeping from the beginning, over the peaks of the Himalaya and on the shores of Lake Tsad. Now it is the rustle of the breeze, now the shock of the tempest; but listen! Does either sound on the ear of the heathen the name "JESUS?" The waves art rolling, and from the beginning have been rolling, on the shores of Fiji and of Japan; but does either the gentle ripple, or the boom of the mighty wave, sound the word "Mercy?"

No; if the story is to be told, it must be told by the voice of living men. And whence are the means to come, to send forth messengers to tell the tidings of grace "*to every creature?*" Dr. Morgan, in his Essay, has said that some such change as was effected in science by the discovery of gravitation, or in mechanics by that of steam, would be effected in the powers of the Church for good by the general adoption of the observance for which we plead. And whether we look at your wealthy Establishments or our poorer Societies, it is certain that were all their members but brought up even to the practice of giving a tenth, then would the ability of your Establishments to flood the earth with Christian agencies be increased to the astonishment of mankind; while our Societies, though in a lower degree, would put on a new and hitherto unheard of, might.

We are drawing near to the hour when we shall take flight from this shore for another. At whatsoever moment we depart, many other souls, from all lands, will be departing too. Who would wish that in the flight of souls of which he will be one, the majority should be of those who had never heard of Jesus? If this is not to be our case, if that name is to sound on all ears, and to be invoked in all tongues, up and be earnest! Spare not your goods, that the poor in soul may be rich at last.

I plead - reverently it must be said - FOR THE LORD'S SAKE. It is true that all idea of giving a benefit to Him is for ever excluded. "Is it any gain to him that thou makest thy ways perfect?" The sun He has set in our firmament has rejoiced our world from Adam until now. On him all its beauty and its life depend. Now that he is hidden, the rose has no blush, the lily no whiteness, the meadow no green; a cheerless gloom reduces them all to sameness. Tomorrow when he reappears, all the beauties of the landscape will come forth anew. Suppose that then we were all seized with an impulse of admiration, and desired to show how much we valued his services to man, not all the powers of our race could send him up a ray to make him grander.

He is the emblem of His Maker. In one eternal out-flood benefits stream from Him upon His creatures. Life, joy, redemption - all come from Him. After ages of daily debt, were all our race this moment seized with a passion of gratitude - did every human heart ask, "What shall I render unto the Lord for all His benefits?" then, though every bosom throbbed, and every hand strained, we could not add one ray to His glory, one step to the elevation of His throne, one hairbreadth to the extent of His dominions, or one moment to the duration of His reign. Inhabiting eternity, He sits "in the high and the holy place," as far above our power to benefit as to injure Him, equally incapable of accession and decay.

Yet He intrusts to us interests that are dear to Him; and, therefore -

I plead for the Lord's sake, *that His image may be worthily reflected*. The inanimate works of His hand tell much of His strength and skill; the lower animals much of His wisdom to contrive and His might to control: but all this they tell not to themselves, but to their superior man. They are but works of His, not children, who can show His image, or be "partakers of the Divine nature." From them man can learn nothing as to his Maker's mind on moral questions, on the points

whereupon the deepest anxieties of the conscience turn - right and wrong, justice, pardon, judgment, and the future. It is only through man that his fellow-men can see the image of God-man, that wonderful creature whose complex nature unites the lowest to the highest worlds, bringing matter, animal and spirit, into one being - a being who, on one extreme, is equal with the clod, and on the other, by the communing of the Spirit, reaches to the throne of the Highest. In him, and in him alone, the image of the holy God may be so reflected that men here shall learn to "glorify their Father who is in heaven."

But how does he reflect this image who, professing to be a child of God, is yet known to delight in holding and in storing, but to feel a pain in giving? Nothing can be more strictly opposite to the Divine nature than this. The unceasing action of that nature is to pour out unrequited bounties. Return or gain it knows not; and so does it delight in bounty, that no man gives to another in the Lord's name, but He counts the deed as done to Himself. Blessed is that human being in whose goodness some mind first discerns glimpses of the goodness of God!

I plead for the Lord's sake, *that His claims may be vindicated*. I have already said that many who are willing to look upon Him as God of the world to come feel as if this world's property was not so directly His and under His hand. For the Creator's glory and the creature's rest, it is needful that all be taught that the gold and silver, the harvest's yield, flocks, herds, and fisheries, are all His property; that whatsoever man has in his hand is there only in trust and stewardship, not created nor yet retained by his power; that a Hand unseen can at any moment empty his hand, and a Mind unseen blight the fruit of a life's prudence by the mistake of a day. Go, then, and assert the Lord's claims; go and teach man's stewardship, not in word, but in deed. Steadily devote the first-fruits of all wherewith you may be entrusted to holy uses. Let your daily actions say in your neighbour's ears, "Freely ye have received, freely give!"

I plead for the Lord's sake, *that His due praise may be rendered*. In speaking of the effect of Christian liberality, St. Paul tells us that it does not stop at those who are benefited, but passes on, in a certain sense, to the Lord Himself - "abounds by many thanksgivings to God." To abound does not mean to suffice, but to more than suffice; not only to fill a vessel, but to wave out, or overflow from it. Thus, when an act of Christian goodness fills a suffering heart with joy, it not only thanks

the human hand that comforts it, but overflows in the words, "THANK GOD." There is an ear, an open ear, which never closes to the cry of want; but when it listens from heaven to the children of men, to hear if there be any that thank God, often it listens in vain - often hears praises for the creature, murmurs and blasphemies for the Creator. Oh, would you count it a little thing if, through your own deeds, that ear ever and anon heard a fervent "Thank God?" Of all the hands that make melody, none raises such music as his whose touch on the heart - keys of the despairing changes a murmur into a thrilling "Thank God!" Give, then, freely give, that some poor man who was ready to think that charity was dead on earth and mercy in heaven, may bless you; and, feeling that it was God who sent you to his side, may cry, "Thank God!" Give, freely give, that the sons of heathen lathers, of cannibals and demon-worshippers, may make scenes which have echoed only to whoop or yell, or din of orgies, resound with the Christian "Praise God!"

I PLEAD FOR YOUR OWN SAKE, *that you may prosper*. The habit of statedly giving first-fruits of all you receive, tends to prosperity, by the double force of a natural means and a Divine blessing. As a natural means it works by promoting order and economy. One reason why many tradesmen fail is that they do not, in due time and with sufficient frequency, ascertain precisely where they are. He who is *determined* that all his increase shall pay its first-fruits to the glory of his Saviour must ascertain what that increase is. Again: one reason why many persons of fixed income are miserably before their means, is because they have never carefully apportioned to each branch of their expenditure its due share of their income. Were one portion held sacred, on which no claim whatever should touch, an efficient check would be set up against random living.

The habits of order and economy thus acquired would work together with the blessing which is assured to him who honours the Lord with the first-fruits of all his increase. That a man living steadily up to this principle will prosper I have no manner of doubt. The very night before I left London, I asked a valued friend of mine who had adopted the principle of giving away a tenth in early life, and whom the prospering hand of God had raised from humble beginnings to a position of great and valuable influence, if he ever knew a case in which a man had set out on that principle, and *persevered in it*, and then failed in life. He answered, "Not one."

Worldly men are often led to doubt whether a blessing does attend the labour of a pious man; for they see men who profess religion suddenly brought down. But they must ask whether these men have been faithful to their religion. It often happens that one who begins life well, and is liberal while he has little, yields to that fatal tendency, which is strong in all, to love money in proportion as it increases. As they become richer in hand, they become poorer in heart. As they acquire more they give less. Since coming on this platform (Dublin), a letter has been put into my hand, referring to a case of one who had when poorer been in the habit of giving a pound to a certain good work; now that he is wealthy, he gives half-a-crown. And only the other day I heard of a miserable creature, who is what we call a very rich man, who, when applied to in a very urgent case by two ministers for a family in need, did at last promise five shillings. But meeting one of the ministers afterwards, he told him he found he could not give it; for he had so many houses, and had now to pay an increased tax, that he could not spare so much. Ah! how such copper souls are to be pitied! But these cases only represent a large class. And is it to be wondered at that if religious men thus allow gold to choke up the springs of feeling, the Lord should smite them? You worldly men, do not judge by such cases! These men were false to their religion, and it is fitting that a blight should overtake them - indeed, that blight may be their salvation. But he who steadfastly sets apart for the Lord the first portion of all his gains, checks his love of money on the threshold; and by increasing the proportion as his gains increase, he checks the terrible bent to a progressive love of it; so that it is safe for himself, and good for the Church, that he should prosper. But how can he prosper who gives a tenth of little, but, when Providence makes it much, thinks his tenth too much to give? Even to that depth of baseness can one poor nature go. Such men, not only in substance, but in very form, "rob God," and may be met by Him with that stark and frightful charge. And if it may be said of other wrongful modes of getting wealth, surely it may of this: "As a partridge sitteth on eggs and hatcheth them not, so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool."

I plead for your own sake, *that you may escape the curse of a carnal mind*. It is possible for a man so to drown his spiritual powers in sordid passion that the soul within him ceases to have any action but for concerns of the market. Of its high faculties he cannot rob it: it is, and it will be, a soul, with the inherent lights and

forces of a soul. But all these he presses into the ignoble service of pelf-gathering. It still has its judgment, capable of deep and holy themes; but this is kept ever poring upon problems lying within the three columns - pounds, shillings, and pence. It has its imagination; but this, instead of taking flights to a better country, only dwells on more gold, more houses, more land, more state. It has its fear; but this, forgetting all things really fearful, shudders at nothing except losses. And even its hope, though unquenchable, aspiring only after property, does not wing the soul for heaven, but earths it deeper in pelf. Thus the poor soul is totally shut out from its native air, and the whole man sinks into a machine - a most wonderful and elaborate machine, worked by spirit-power, for the single use of scraping, scraping, scraping gold!

What, you applaud this! It is far too true to be applauded. There are hundreds of souls in Belfast just like that; and if you would not have your soul degraded into mere spirit-power for working a gold-rake, spring up, and, appealing for help to the Spirit who is over all, go and teach your hands to do works of generosity, instead of teaching your soul to do works of pelf.

I plead for your own sake, that *you may increase in purity and heavenliness of mind*. It was our Redeemer who first showed the way to make money a means of inclining our affections toward the inheritance of the saints in light. He said, "Sell that ye have and give alms; provide yourself bags which wax not old" (is not this what you would covet? "*bags which wax not OLD?*"), "a treasure in the heavens, where not thief approacheth nor moth corrupteth." Now, mark the philosophy of this: "For where your treasure is, there will your heart be also." So that by gradually laying up your treasure in heaven, your heart will gradually follow it there; and thus money, which some treat as capable only of being a bond and a burden, may become to you a connecting wire with the Throne of retributions, and a stimulant to hope for "the resurrection of the just." - A farmer who loves to see a full barn, and also to receive in market the price of his crops, yet foregoes the market and reduces the store in his barn, casts away his precious grain out of his hand, out of his sight, and leaves it buried, lost as to immediate return, trusting it wholly to the bosom of earth and the eye of Heaven. What effect does this portion of his treasure produce upon him? It turns his thoughts away from the barn, from the market - from the pride of the one and the gold of the other. It

leads his eye often up to the heavens, and his thoughts forward to the coming harvest-day.

Go, then, and sow, not sparingly, but bountifully. Foregoing the proud store, foregoing the present recompense, cast your treasure out of your grasp, out of your sight, cast it with a broad hand and a glad heart; leave it there unseen, in the soil of eternity, and under the suns of heaven. Even here the fruit will be that, by degree, your mind will set itself more strongly on the joys that never wane; and when the harvest-day sets in how many will be fain that they had sowed as you!

I plead for your own sake, *that you may have some good of your money even to eternity*. In the passage just referred to, our Redeemer shows how we may, by a heavenly use of earthly goods, lay up treasure in heaven. An apostle tells us of another treasure which, by means of money, we may "heap together for the last days." But this is a treasure of "miseries which shall come upon you." He who, to amass wealth, keeps back the labourer's hire, or falls into other "fraud" - surely not excepting the fraud which deprives the Lord of the beneficent use of His own gifts - is, in heaping up money for this world, heaping up "treasure for the last days." While the gold and silver distributed for the Lord's sake, to benefit the souls and the bodies of men, will all be found turned into incorruptible treasure "at the resurrection of the just;" this gold and silver, which no thank-offerings hallowed, and no poor man blessed, on which the eye of the needy looked wistfully, and for which the works of God's Church appealed in vain - this, too, will reappear; its "rust shall be a witness against you, and shall eat your flesh as it were fire." This, O money-lover, is the way in which you have heaped treasure "together for the last days!"

"Oh, I have not been selfish! It is not for myself I have got something together. I know I must have it. It is for my children I have saved." Well, perhaps it would have been a blessing to your children had they been left just with the means of honourably starting in life - the rest depending, under God, on their own conduct. Perhaps the stores you have painfully gathered will breed contentions over your grave, and then hurry your children to folly and to sin - ay, perhaps, to poverty.

You have saved for your children! We are ready to admit that in this, if moderately done, you are a public benefactor; for he who finds a family competing with the

poor in the labour market, and leaves it in a condition to employ them instead of competing with them, does a general service. But while you have been saving for your children, what have you saved for yourself? In a week your will may be read; and is it possible that all the savings of your life are invested where they will then be in the hands of others, and nothing invested where it will come to account for you? As with our life, so with our money: he that saveth his money shall lose it; and he who, for the Lord's sake and the gospel's sake, loses his wealth shall find it. The only money we save for ourselves is what we give to the Lord. From the moment you depart hence - and how long is that moment away? - not one farthing of all you ever handled will remain to you, except that which you freely gave away. When all the rest is in the hands of others, this will abide for you, and at the great day will be apportioned to you, in new forms, and with wondrous increase, before all eyes that ever counted gold, or even melted with benevolence. Then, if you would save anything for yourself, if you would have any enjoyment from your possessions beyond this uncertain life, go and "put on Christ;" let your own character disappear under His; your own modes of judging and acting give place to His. Give yourself first to Him, and then to the Church and the good works the Church has to do; and then shall you "lay up in store against the time to come."

"Ah, but I should not like to die poor!" Not like to die poor! For my part I should wish to die rich. WHO DIES RICH? He who, whether he leaves much, or little or nothing behind him, has treasure laid up in heaven. *He dies rich.* Who DIES POOR? He who, whatever he leaves behind him, has nothing laid up before him. *He dies poor.*