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by

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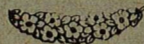
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"CHRISTIAN LIVING" Series

No. 9.

The Stewardship of Money.



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Melbourne,
July, 1923.

DURING my happy visit to the lands beneath the Southern Cross, I have met with repeated references to the influence which these Booklets have had on individual lives. It seems, therefore, wise to republish them, so as to be easily procurable throughout Australia and New Zealand. I trust that they may have a wide circulation, and be the channels through which the Holy Spirit may operate on multitudes of hearts and lives.

I cannot resist the opportunity of greeting in Christ's name all who may read these pages, and expressing the wish that we may meet in the Home of the "Many Mansions."

F. B. Meyer.

The Stewardship of Money.

THE blessed truth of consecration to the Lord Jesus is spreading among Christians, as dawn over the sky which it decks with opal and amethyst. And many are discovering the true law of their being in confessing themselves the slaves of Jesus Christ. The blood of His cross was not only our expiation, but our purchase-money. We are not our own, we are bought with a price. Every throb of our pulse, every faculty of our nature, every possession that we hold, is not ours but His. So that each of us may nail up over the door of our being the words which St. Paul uttered amid the dash of the storm, Whose I am and whom I serve.

But this sort of talk must be very carefully watched. If it is true, it is the most glorious position that a human being can assume, and it will make life one long summer day of blessedness. But if it is not true, then to use such expressions will soon cauterize the conscience and sear the heart. And it becomes us, oh Christian souls, to take stock of ourselves now and again, and test ourselves to see whether these words are simply pious expletives in

which we lazily indulge, or whether they embody the governing principle of our lives. An apostle may become an apostate, if he trifle with holy things.

One of our commonest experiences is the handling of money. And nothing will sooner show whether our consecration be a reality or a sham, nor will anything serve more quickly to accentuate and enforce the life of consecration, than to spend our money daily beneath the sway of those principles, which it is so easy to enunciate, and so difficult to practice.

We have no right to look on money as our absolute property. On every coin in your possession you may read the letters D.G., by the grace of God. Every coin is yours as the gift of God; as much so as if He had literally placed it on your open palm, saying, "Take this, my child, with your Father's love." The reasonableness of this is evident if we remember that all things owe their existence to the maker-ship of God. "All that is in the Heaven and in the earth is Thine," "Thou hast created all things, for Thy pleasure they are, and were created." "Both riches and honour come of Thee." And David was amply justified, when, as the spokesman of his people, who had just made a marvellous offering for the house of the Lord, he said, "Of Thine own have we given Thee."

You tell me you earn your money by the sweat of your brow. Every penny is the result of the putting forth of your

muscular or mental power. Granted; but "thou shalt remember the Lord Thy God; for it is He that giveth thee power to get wealth." He wards off paralyzing disease. He maintains the mind in perfect balance. Were He to touch the sinew of your strength, instantly you would become helpless to do another stroke to bring grist to the mill.

Besides, is it not our daily profession that we have devoted ourselves, with all we are and we have to Him? Just as many a loving wife, richly dowered, prefers to have no distinction between her own property and her husband's, and makes all over to his name, so we have professed to give ourselves and our all to Christ. We have taken His name, and our bank-books, our stocks and shares, our houses and businesses, have now written over them, in mystic characters, the initials of His name, the insignia of His glory, the brand-mark of His possession. Obviously therefore we have no right to look on our money as our absolute property. By our deed of gift it is His.

Is our daily practice on a level with this principle? It is a trick with little children, in a spasm of generosity to give to those whom they love some dear possession, and to take it back again; or at least to use it without reference to the ownership they had conferred. And it is thus that too many Christians act towards Christ. They ask Him to consider all their

possessions as His. But within an hour they are spending them as if they were as much their own as ever. They determine how much to give to a collection, without once asking Him what He desires. They buy any extravagant knick-knack in a shop, without considering that they have no right to spend His money in such things, without an express warrant. They make their plans for the increase of their rent, for additional and needless outlay in their homes, and for some long and expensive excursion, without laying their suggestions before their Master to know His will. Either they ought never to have professed so much, or they are cultivating a habit of unreality, which will breed disaster to themselves, and will bring shame upon their principles. If our money is really His, by His gift originally to us, and by our subsequent dedication to Him, surely He ought to have a voice in its expenditure. And the concession of that right to Him would speedily make our consecration real.

Do not suppose that it is your duty to give everything away. This would be an obvious mistake. It is our duty to provide for our own (1 Tim. v. 8) and to live in the sphere in which God has called us, and which in itself is a most precious talent (1 Cor. vii. 20). It is also clearly within our right to hold a certain amount as capital, for the increase of business, and for the employment of labour. Capital may be as much considered the gift of God

as any other of His gifts, and may be used for Him. And where a capitalist employs his property judiciously in furnishing work to others, taking no more of the profit than is the legitimate recompense of his time and knowledge and directing genius, and allowing his employees to share with him the common over-plus; then, surely, that man is doing more real good in the world than if he gave away his property, distributing a pound each to as many poor families as he could find. But though I do not plead that consecrated Christians should give all away, I do insist upon it, that they should regard all their money as Christ's, and spend every penny of it beneath His direction, and in harmony with His will.

We are the Stewards of the Lord Jesus.

This is His own comparison (Matt. xxv. 14). And it would be a happy thing if we could all come to look upon our several opportunities and faculties of doing good—power of speech, or thought, or writing, or the acquisition of money—in the same way as a faithful bailiff or steward looks on his master's goods.

May not the case be truly stated thus? Suppose that you are a man of large landed estates or other property. Circumstances compel you to go for an indefinite period beyond the seas. Before you go, you summon your steward, in whom you place implicit trust; and tell him, that every quarter, when he has collected the rents,

and received the ordinary revenue, he may deduct from them the amount which he requires for the comfortable maintenance and education of his family, and for all needful expenditure; and that he shall expend the whole of the remainder for you, in helping some of your poor relations, and in forwarding other projects in which you are interested. But in a short time you find, to your grief and astonishment, that, after you had left, the man whom you trusted suddenly launched out into an immense outlay on his house and equipage, on his servants and children, vieing with the great ones of the land, and doling out a miserable pittance of 3d. per quarter to your relations, and of a guinea per year to your cherished institutions. Would you not feel that there had been a great breach of trust; and that instant steps should be taken to supersede the unfaithful steward in his stewardship? And yet is not this precisely the way in which many of us are treating our Lord's money to-day? Do not we use the bulk of it for our selves, giving to Him, and His work, the chance coins, which we may be able to spare, or the subscriptions which we are obliged to give, to maintain a character amongst our fellows? And there is therefore fulfilled with respect to us some ancient words, as true to-day as ever, Haggai i. 2; see also Malachi iii. 8, 9, 10. In how many houses and places of worship are those words being sadly verified!

What a contrast to this is supplied in the cases of others, living obscurely amongst us, but millionaires in the sight of Heaven! I have been credibly informed of one, whose income is 2000l. per annum, but who lives on 200l., and administers 1800l. for the Lord's service; of another whose income is 8000l., but who lives on 250l., and gives away the remainder; of yet another, a governess, who, out of the 100l. that she earns, keeps 50l., and gives away the other 50l.; whilst another who earns 1500l., lives on 100l. and exercises a wise stewardship over the rest. A friend of my own, who has long since made a comfortable competence, is remaining in business for the purpose of devoting all his profits to the cause of Christ. As surely as some have speaking or writing faculties, which they are bound to use for God's service, so others have business faculties, which they are equally required to exercise for the same purpose; not wrapping them to waste in the buried napkin. What would you think of a minister who ceased preaching for no other reason than that he had enough to live upon! And surely, if a man has no other talent than a business faculty, he had better go on employing that, rather than do nothing, for the Redeemer's glory.

There remain two or three simple rules, which may gather up into a practical shape the conclusions to which we have come.

(1.) Let us consecrate ourselves afresh to our Redeemer. Let each reader of these words thoughtfully take that step which inspired David Livingstone in his mighty career! His last birthday but one was spent far away from home and friends, in the wild jungle, surrounded by those degraded Africans that lay so near his heart; and in his diary he penned these touching words: "My Jesus, my King, my Life, my All, I again dedicate my whole self to Thee." What better could you do than take your diary in hand, and write these very words? and if you like, add an inventory of all that you include within their embrace; and then append your signature. Remember that scene in the churchyard of the Greyfriars in Edinburgh, when the Covenanters signed their names in blood drawn from their hearts. Be as earnest as they were, and trust Christ to keep you true.

(2.) Determine beneath the eye of Christ how much you should legitimately spend on yourself. There are several things to be considered, among the first of which is Life-insurance. Then rent, taxes, maintenance, education, and such like. None of us can determine these things for another. They must be settled calmly under the Master's eye. Not in days of panic or pressure for at such times we are not likely to form a correct estimate. But

in times when we can quietly calculate what Christ would have us expend; always remembering that we have no right to presume on windfalls or miracles; or to provide for ostentation and excess; or to go beyond our income; or to risk running into debt. But when once we have prayerfully ascertained our position, we should maintain it, unless we have very clear tokens that we are to exchange it for another, whether better or worse. Many Christians, directly their income begins to increase, launch out into increased expenditure; whereas it may be that the increase is to be devoted to the cause of Christ. Ah! what moral ruin has come to families, because of the lavish waste of Christian homes! Other Christians, in times of straitness, begin to reduce necessary expenditure and to sell articles of use. It may be right to do so. But on the whole, one would need to be clearly led by God's Spirit in all such matters. It may be His will to maintain them in that same position, but by other means, until prosperity is restored to them. Our only care should be to please God; and never to run into debt. Leave the provision of each meal to Him, who feeds the birds and clothes the flowers. (Rom. xiii. 8, and Matthew vi. 25.)

(3.) Give away a stated proportion of all you own or earn. It may seem needless to insert this caution to those who should use all for Christ. But it is really most important. And for this reason. Our hearts are weak and fickle; and we are in

danger of making so good a provision for ourselves, that the Lord's surplus will be next to nothing. We remember so vividly the amount we give away, that it bulks up largely before our minds; and we imagine that we are generous, until we see in figures how small a proportion our charity bears to our income. To guard against this, it is well always to put aside a certain part for the Lord before we begin to divide up the rest, so that His share may be as safe as our rent. This will not prevent us from still considering that the whole is His, or from administering the overplus for the furtherance of those objects that lie near His heart.

It is not within my province to say what proportion of our income we should stately set apart for God. The patriarch gave a tenth; and surely the noon of Christianity should not inspire less benevolence than the twilight (Gen. xxviii., 22). And it has been calculated that the Jews gave in all at least one-fifth of their income to the maintenance of their religion. But of course the proportion we can stately set apart for Christ must vary with our circumstances. A man, when his family is young, may be able to give only a tenth, who, when his expenses are less, can as easily dedicate a fifth or a third. Let each be fully persuaded in his own mind. Only let this principle be observed, that there be a stated proportion given out of every pound, whether the income be received weekly, or monthly, or quarterly; or whether it be only realised at the end of the year. Every

business man knows pretty well what his income is, else how can he fix the sum given in for income tax? Let him deal as faithfully with God as with the Government officer; or let him expend during the current year a proportion of his income made during the previous one. So shall we obey the spirit at least of the Apostolic exhortation: "upon the first day of the week let every one of you lay by him in store as God hath prospered him" (1 Cor. xvi. 2). When, then, we are called upon to give, it will be a luxury to administer wisely the Lord's money; and all the remainder will seem sanctified through the dedication of the first-fruits. (Prov. iii. 9, 10.)

(4). Sometimes let us make a special offering to the Lord Jesus. We can only give Him what is His. And yet, though a wife has nothing of her own, she can make presents to her husband of what he gave her, and which she might have legitimately used for herself, but which she has saved until it grew into a worthy gift for her spouse. Love must give of that which costs her something. There are no gifts so precious in the eyes of the loved one as those which mean planning and self-sacrifice. And think you not, that it delights the heart of our Lord to receive at our hands love-tokens; precious ornaments and jewels; alabaster boxes, reserved once for self-adornment, but now gladly surrendered; articles of beauty and value, which we had hidden from the light of day, but

which we present to Him, to show that our love is strong, personal, and self-forgetting? "He is worthy to receive riches." And the chief zest of such gifts is in their secrecy from all human eyes; a personal transaction between the Master and the loving heart. "That thine alms may be in secret."

(5). Be careful to put the Lord's money aside. We must not trust in our memories, or generalities. We must be minute, and specific, and careful, some having a bag, others a box, into which the Lord's portion is carefully put; some having a separate banking account; and all having some kind of ledger account, where we may put down what we receive and spend for Christ, that there may be no embezzlement, however inadvertent, of that which is not ours.

Of the rewards that will accrue, we have no time to speak. Wasteful and harmful expenditure will be checked. Evil ways of getting money will be abandoned. Treasures will be laid up in the heavens. Bags which wax not old will be provided. The Lord's treasuries will be filled to overflowing. There will no longer be the sad refusal of young and eager hearts, because there are no funds to send them forth to their coveted life-work in distant lands. The gulf between rich and poor will be bridged by many deeds of ministry and helpfulness. Whilst, better than all, the Master's voice will ring like music through the heart, "Well done, thou good and faithful ser-

vant; enter thou into the joy of thy Lord."

That such a welcome, dear readers, may be addressed to each of you is one reason why these words have been written; and another is a conviction, that many of the methods now employed to raise money for our Master's work must be exceedingly distasteful to Him; and that there are funds enough in the possession of Christians for all the needs of the Church, in her work of evangelization, if only they were properly administered. Let us not take the tarnished gifts of the King of Sodom, but let each member of the one Church administer aright the sacred trust of money.

F. B. MEYER.

