

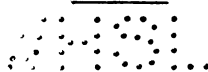
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STEWARDSHIP—"SHOW ME A PENNY."

BY DR. EGBERT W. SMITH.

WHEN the penny was brought, our Lord asked certain questions about it. "Whose image is this? And whose is this superscription?" Following our Lord's example, let us also ask certain questions about the penny.

I. MAY I OWN THIS PENNY?

Yes, if I have honestly earned it, I may hold and use it as mine. The right of private property is a right ordained of God and indorsed both by reason and Scripture.

II. DOES THE WORD "OWNERSHIP" DESCRIBE MY CHIEF RELATION TO THIS PENNY?

As between me and my fellow men my relation is that of ownership. As between God and me my relation is that of stewardship. The word "steward" has the same meaning in the Bible as in our everyday speech. The Standard Dictionary defines a steward as "a person intrusted with the management of estates or affairs *not his own*; one who manages or disburses *for another*." Our stewardly relation to God is founded on his all-perfect character and on his relation to us as Creator, Father, Saviour. Since in love he made us, redeemed us, and dwells in us as the Spirit of a divine and endless life, we are doubly, trebly his.

We are not surprised, therefore, to find that when our Lord was upon earth one of the staple topics of his teaching was stewardship. In his parables of the talents and the pounds, to take one illustration out of twenty at hand, he describes himself as intrusting to his servants *his* goods to be used for him till he should return. The servant's report is: "*Thy pound* hath gained ten pounds." And even the unfaithful servant gives back his unused talent, saying: "Lo, there thou hast *that is thine*." To whom the Lord says: "Thou wicked and slothful servant; thou oughtest therefore to have put *my money* into service that at my coming I should have received *mine own* with interest."

Not Owners, but Trustees.

"Goods in trust for the Lord's uses"—this is the scriptural designation of all property, mental, moral, social, real, or personal,

in the possession of a Christian man. On our every gift, accomplishment, attainment—on our life itself, with all that it has of endowment, opportunity, possibility—we are to write: "Goods in trust for the Lord's uses."

We are not to hoard or fail to use what we have like the "wicked and slothful servant"; we are not to use it on selfish vices like the prodigal son or on selfish luxuries like Dives or for selfish accumulation like the rich fool. Alike the selfish user and the non-user the Old Testament pronounces "robbers of God," while the New Testament commands us all to live "as good *stewards* of the manifold bounty of God."

The Necessaries of Life.

Do not certain necessities form a class of things exempt from the claims of stewardship? By no means. Since I am a servant of God, and since I am to rear my children to be servants, it is my duty to him to spend on myself and them whatever may be necessary to develop us to and sustain us at our maximum efficiency—mental, moral, and physical—as his servants. To stint or starve our bodies or brains would be to impair or destroy our productive powers as servants of God. In other words, what we call the necessities of life—food, education, needed recreation, and the like—in the eye of a Christian man are but means to an end, and that end the service of God.

Thus the principle of stewardship rules in both the material and spiritual realms, sanctifying and directing both. It gives unity and dignity, it gives concentration and consecration to the whole of human life.

A Shining Example.

To parents who would like a book at once thrilling and uplifting to put into the hands of their sons and daughters, let me suggest the biography of one concerning whom there is a growing belief in the Christian world that he showed more of the likeness of his Lord than any man who has lived since Paul. The student of the life of David Livingstone, noting his humility, his patience, his purity, his magnanimity, his heroism, his love, his utter self-sacrifice, can hardly fail to share the same belief.

Should you ask me the secret of this life of Christlike beauty

and power, I should point you to a certain resolution made by Livingstone—a resolution that shaped and expressed his whole life; a resolution which, if made by any reader of these pages, will lift his life also into splendid beauty and fruitfulness. That resolution was this: *“I will place no value on anything I have or may possess, save in its relation to the kingdom of Christ.”* That is Christian stewardship.

III. ARE THERE ANY DANGERS CONNECTED WITH THIS PENNY?

1. *There is danger that the penny may pervert and degrade the standards of manhood.*

“A man’s life consisteth not in the abundance of the things which he possesseth.” So says the Saviour; but the world and to a sad extent the Church hold another view.

How common is the inquiry: “How much is Mr. So-and-So worth?” Does that mean, How much of honor, courage, self-sacrifice, magnanimity does he possess? Of course not. It means, How much money has he? Human worth expressed in terms of the penny!

Money and Greatness.

If money produced greatness, Westminster Abbey would be full of monuments of millionaires. But a living English scholar tells us that no millionaire has ever been buried there. Money is far oftener the grave of greatness than its cradle. “Sir,” said a young man to a famous lawyer, “you were my father’s friend. I am thinking of studying law. Will you give me your candid opinion of my prospects of success?” Said the great man: “You have the intellect to achieve success. But you have one fatal handicap.” “What is that?” “You are rich.” And the event justified the lawyer’s judgment.

The possession of money has kept many a man small. In God’s sight it never made a man great.

The One Standard.

To his inquiring disciples the Saviour made clear the one eternal standard of greatness: “Whosoever will be great among you, let him be your minister; and whosoever will be the chiefest, let him be servant of all.” And then alongside this standard he had set up he placed his own life, saying: “Even as the Son of man came

not to be ministered unto, but to minister, and to give his life a ransom for many."

It is said that on the Congo they measure a man by the number of cattle he owns. On the Hudson they measure him by what he represents in stocks and bonds or in society. By the river of life a man is measured by his spirit of unselfish service to his fellow men, and by that standard only.

The world's most crying need to-day is for men and women who take their ideals of life not from the marts of trade or the coteries of fashion, but from their fellowship with the Son of God.

A Word to Parents.

One morning there came to me a man who for twenty years had been county sheriff. He said: "After hearing your remarks last night on the unwisdom of leaving money to young men, a friend and I sat up till midnight recalling the names and careers of the young men in this county who in the last twenty years have inherited money from well-to-do parents. We found that to practically all of them the money proved a curse."

Our Lord laid no stress on the outward conditions of life. But to this rule there was one exception. He spoke with an appalling solemnity of the perils of wealth. "How hardly shall they that have riches enter into the kingdom of God!" Yet instead of pouring their money into the divinely appointed channels of imperatively needed service, how often do we see parents piling it up for their children to entangle their inexperienced feet in unimaginable perils by absolving them from the wholesome necessity of obeying that commandment of Almighty God which lies at the basis of every noble and happy life: "Six days shalt thou labor and do all thy work."

2. *There is danger that, secretly and unsuspectedly, the penny may usurp the chief place in its possessor's heart.*

Money's chief danger lies in its power to deceive. "The deceitfulness of riches" is what the Bible warns us against. And what is the crowning proof of this deceitfulness? Is it not the fact that scarcely any one ever thinks of himself as rich? The hundred-thousand-dollar men apply the term not to themselves but to the millionaires, the millionaires to the multi-millionaires, the multi-millionaires to the Carnegies and Rockefellers. Each feels

himself poor, with his eye on the class above, and to the Christian solicitor honestly laments his poverty.

How to Feel Continually Pinched.

Says the fifty-dollar-a-month clerk: "If I had a hundred a month, I should feel rich." He gets it. Does he feel rich? No. "With two hundred and fifty a month," he says, "I should feel rich." He gets it. Does he feel rich? As a matter of fact, he feels poorer than before. He is sure, though, that five thousand a year would make him feel rich. But after getting it he feels poorer still. Why? Because his appetite for comforts, for conveniences, for luxuries, for display, for good investments has grown faster than his income.

It is the easiest thing in the world. Compare yourself with people who are better off than you are. Develop an ever-enlarging list of natural and artificial wants that must be gratified. The result will be that you will feel yourself poor and somewhat pinched as long as you live, and the Bible's warnings against the money danger will all pass harmlessly over your head.

We should never forget that "rich" and "poor" are purely relative terms. The Bible was written and the Saviour lived and taught in the East. There the prevalent poverty of the people was and still is more pinching and pitiful by far than anything that most of us in this favored land have ever seen or even imagined. To Peter and John much of our so-called poverty would have seemed wealth. When we think of the average comfort in which Christian people live in this country, we cannot doubt that the average member of our Churches would surely be accounted by the Bible as belonging to the class and subject to the perils of the rich.

How to Enjoy a Sermon.

But the average member does not believe this. Neither Bible nor preacher can convince him that money is any peril to him.

In my first charge there was a small storekeeper with a bad reputation for parsimony. His business was prospering, but there was no increase in his contributions. I was much concerned about him. Finally I prepared the strongest sermon I could on the love of money. I preached it with all possible earnestness, and he listened with absorbed attention. I was sure a profound impres-

sion had been made. Downtown the next day he crossed the street to speak to me. "Brother Egbert," he said, "I greatly enjoyed that sermon of yours yesterday morning." "Why?" I asked. Said he: "Did you notice that Mr. — was in the congregation? Well, you certainly did give it to him. You didn't leave him a leg to stand on. I don't see how he could have remained in the church."

The Supreme Danger and Why.

The deadliness of the money peril lies just here—that we never think of it in connection with ourselves. Of all temptations, it is the most insidious, the most utterly unsuspected. La Salle, the most popular confessor of the Middle Ages, has left it on record that of the tens of thousands that confessed to him their sins not one ever confessed the love of money. Yet of all the New Testament characters in history or parable that are pictured as losing their souls, nearly every one went astray, directly or indirectly, through the lure of money.

Suppose it were customary to state on every one's tombstone the malady that ended his life, and suppose that walking through a city cemetery you should find that practically all who died in that city died of one and the same disease—if you had to live there, would you not be on your guard against that particular malady? Look through the Bible cemetery of lost souls, and you will learn that of all spiritual maladies the commonest and deadliest is the love of money.

For money is the whole world in brief. It is its total potentiality condensed into portable, usable form. It is the god of this world. In its hand are comforts and luxuries, power and precedence, popularity and admiration, pleasures and freedoms, and advantages without number. As the Bible says: "Money answereth all things."

When the Saviour would warn us of the one supreme rival of God in the hearts of men, he did not name pleasure or power or atheism or infidelity. He said: "Ye cannot serve God and mammon." And the truth of this the world realizes. It habitually uses the word "almighty" in but two connections, Almighty God and the almighty dollar.

The Young Church Officer.

You remember the young ecclesiastical ruler who came running to Jesus and fell on his knees and asked what good thing he must do to make sure of eternal life. How humble and sincere he was! How eager to discover and do the right thing! To the Saviour's question he replied with perfect honesty that the commandments of God he had kept from his youth up. He was a thoroughly moral, winsome, spiritually earnest young man. No wonder "Jesus beholding him loved him." No wonder his fellow members had elected him a ruling elder in the Church. There is probably not a Church in this country on whose official board such a man would not be given a place.

But to the Saviour's eye the young man's breast was glass, as is yours and mine. When he looked therein he saw something utterly unseen and undreamed of by the young man himself or by any one else, something most sad and yet, if the Bible teachings are to be believed, most common. He saw that the penny had secretly climbed and climbed and climbed till it had reached the topmost place in the young man's heart. As the Physician of souls he perceived that in this young man's case the only means of cure lay in a piece of heroic moral surgery. "Go, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, follow me."

But he would not submit to the operation. The penny's cancerous grip upon his soul he had not moral strength to cut himself loose from. Sorrowfully he went away. But his sorrow was short-lived. The zealous performance of Churchly duties and the universal esteem in which he was held combined to soothe his spiritual anxieties and restore his peace of mind. Useful and admired, a pillar of the Church, he lived on probably to old age. In the odor of sanctity he died. His funeral crowded the church, and his pastor preached him into heaven. But that blessed place we have no assurance that he ever reached.

3. *There is danger that unconsciously we may think of and use the penny as ours instead of God's.*

To use trust funds for personal and private ends is reckoned among men and rated by human law as the supreme sin of a trustee. Just so selfishly unfaithful stewardship appears in the Word of God, not as a venial fault, but as a damning sin.

The Man Whose Heart Said, "My."

The Saviour tells us of a man whose business was prospering and who thought within himself: "What shall I do, because I have no room where to bestow my fruits? . . . This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry."

In this soliloquy is there the faintest indication that the man thought of himself, not as owner, but as trustee? Is there a hint that he looked on his possessions as divinely given means of serving God and his fellow men? No. It is "my fruits," "my goods," "my barns," "my soul," "my" everything.

Death came to him suddenly, as it may come to you and me. No doubt the papers had much to say, and say truly, of the dead man's virtues and position. He was honest. The Saviour's portrait contains not a syllable in impeachment of his moral character. He was industrious. He had judgment, energy, and foresight. Using his business gifts to make himself "greater," he naturally became an admired and prominent figure in his community.

Nothing so dazzles the popular eye as successful greed. "The wicked blesseth the covetous," declares the Bible, "whom the Lord abhorreth." Selfish greed commends itself to the world as honorable business thrift and sagacity.

"With names of virtue it deceives
The aged and the young."

Amid the world's chorus of approval and admiration self-justification is so fatally easy as to be well-nigh fatally certain. When the Saviour declared, "Ye cannot serve God and mammon," "the lovers of money scoffed at him," so the Record tells us. Whereupon he said unto them: "Ye are they that justify yourselves in the sight of men, but God knoweth your hearts: for that which is exalted among men is an abomination in the sight of God."

This man's exaltation among men appeared of course in the epitaph on his tomb, which recited in costly marble his many virtues and titles of honor. His abominableness in the sight of God appears upon another monument. On the page of Scripture it stands out in awful contrast to the first. The epitaph is writ-

ten by the Son of God himself. It contains but one word, "Fool." In the Bible this word emphasizes not mental but moral imbecility. It means "wicked man." It points to his heart of hearts where self was enthroned. And below it appear the solemn words: "So is he that layeth up treasure for himself and is not rich toward God."

*The Man Who Used the World as a Place in Which to
Receive Good Things.*

The Saviour pictures to us another man, one who lived in great comfort. Just outside his gate, where he cannot but see him, is placed every a day a thoroughly deserving object of beneficence named Lazarus. This good and needy man the Saviour uses to represent those worthy objects and causes to serve which the Christian steward is intrusted with his funds. And how does this particular steward meet his opportunity and discharge his trust? He does something for him. The scraps from his table, which he does not feel the loss of, he kindly bestows upon him. Yes, he does something for him. We have yet to meet or hear of a steward who will not do or promise "something." But he leaves Lazarus outside to be comforted with crumbs and doctored by dogs.

And on what does this steward spend his trust funds? On "purple," "fine linen," "sumptuous faring," and the like—things not at all wrong in themselves. The keynote of his life Abraham touched when he said: "Thou in thy lifetime receivedst thy good things." His supreme sin was this: He used the world, not as a place to serve God and his fellow men in, but as a place to receive good things in. His chief end was personal enjoyment. What God gave him to serve with he lavished on himself. He is the Bible type of that large class of men and women who, while morally respectable and socially attractive, have yet no vision wider and no aim higher than worldly enjoyment. Immersed in refined selfishness, the whole purpose and meaning of life they bring utterly to naught. Browning describes them as

Left in God's contempt apart,
With ghastly smooth life, dead at heart,
Tame in earth's paddock as her prize.

And what became of this unfaithful steward? Says the Saviour: "He died and was buried." No doubt there was an imposing funeral. He was a member of the Church, as shown in Abraham's calling him "son." He was a member, too, in good and regular standing. For unfaithful stewardship, since it involves nothing flagrant or immoral, interferes in no degree with one's respectability and popularity both in the Church and in the world. The pastor spoke of how long the deceased had been a member of the Church, of the peaceful composure of his last hours, of what a loss the community had sustained, and left on all the pleasing impression that he had gone to a better world. But the life of selfishness is no preparation for heaven. The final stage in the career of Dives is not a matter of conjecture. We have it from the Son of God himself that "in hell he lifted up his eyes, being in torments."

The People Who Turned a Trust into a Luxury.

What was it that exalted the Jews above all the other nations of the earth? It was the fact that to them was given the knowledge of God. The long effort of God with that people was to train and fit them for certain offices which they were to render to mankind. As God said to Abraham: "In thee shall all the families of the earth be blessed."

We believe in election, but we do not interpret it as God's taking one nation or individual to his heart to be petted and pampered and made a favorite of to the exclusion of all others. We rather think of it as God's choosing one of his nations and molding it, training it, fusing its life into transparency, that it might be capable of transmitting him and his blessing to all the rest. This is what divine privilege means. If God elected you to spiritual life and light, be sure he was thinking of you not as a terminal but as a channel, not as an absorbent but as a radiator, not as a favorite but as a steward.

The tragedy of Jewish history is that the distinguishing privilege granted this favored people bred in them such a spirit of selfishness that when Jonah found that God was about to have mercy on people who were not Jews he fell into a rage; and when the Jews at Jerusalem heard Paul say that God had commanded

him to go unto the Gentiles, they cast dust into the air and cried: "Away with such a fellow from the earth!"

The supreme sin of the Jews, the sin of which the rejection of Christ was but the effect and the expression, was this: The most sacred trust ever committed to human keeping, the knowledge of God, they held as a piece of private property, they used as a personal luxury. And the history of the Jews ever since, the most awful history of blood and tears of which the race holds record, is simply the judgment of God, writ large for all the world to read, on the sin of the unfaithful steward. But that is ancient history, you say. Not at all. All about us at this moment are Judaisms of intellectual culture, Judaisms of social privilege, and, worst and commonest of all, Judaisms of religious light.

The Present-Day Jew.

Here is a man excellent and indeed admirable in many respects, a good neighbor, a kind father, a reputable Church member. He is a highly privileged man. His lot is cast in a land of Bibles and churches. His home is bright with Christian faith and love and purity. His future is glorified with an immortal hope. The graves of his loved ones are rainbowed with the prospect of reunion in the Father's house. Thrice happy man! But when you tell him of the nations that still sit in darkness, waiting, dumbly waiting, while the slow centuries pass, for "that Light whose dawning maketh all things new," he listens with a deadly apathy. Poor little Jew! The most sacred trust on earth, the trust of religious light, he has turned into a personal luxury. "Provided I have the light," he says, "and my little circle, I care not who is in the dark."

What that little Jew needs above all else is what that other Jew, of Tarsus, needed—a vision of Christ. When Paul caught a view of Him who loved and who died for all men, in the blaze of that ineffable, all-embracing love the old Jewish selfishness in his heart withered and vanished away, and in its place was born a new sense which became the motive power of Paul's life, the sense of a trust, the divine principle of stewardship. Because God gave him the precious knowledge of Christ, he owed that knowledge to the whole world. "I am debtor," he cries, "both to the Greeks and to the barbarians, both to the wise and to the unwise."

Not till you have learned the spirit of stewardship which is the Spirit of Christ, not till you can say with Paul, "I am debtor," have you passed from Judaism into Christianity.

May the memories of the cross of Christ constrain us! May he fill all our hearts with that sacrificial love of his which, when he came to save the world, kept nothing back.

Not a Fancy Picture.

In the awful Irish famine of 1845 men and women were lying dead on their cabin floors. Babies were starving on the withered breasts of their dead mothers. Many lay dead in the fields, often with blades of grass between their white teeth.

When the cry of famishing Ireland reached America, instantly a great ship was filled with provisions and sent speeding across the Atlantic. Suppose the crew of that ship, instead of going to Ireland, had gone off on a pleasure cruise, visiting distant and delightful countries, feasting for weeks and months on the provisions in the ship, while the poor Irish stretched out their fast-thinning fingers and prayed and pined and starved for the bread that never came—what would have been the sin of that crew? Simply this, the sin of turning a sacred trust into a personal luxury, of all sins the most prevalent in the Church to-day and the most paralyzing to the progress of Christ's kingdom.

And this is no fancy picture. The unfaithful stewards in that ship used for themselves what was given them to supply the needs of men's bodies. Is it a smaller sin to spend on ourselves what is given us to supply the infinitely deeper needs of men's souls?

"Through midnight gloom from Macedon
The cry of myriads as of one,
The voiceful silence of despair
Is eloquent in awful prayer,
The soul's exceeding bitter cry,
'Come o'er and help us, lest we die!'

How mournfully it echoes on!
For half the earth is Macedon.
These brethren to their brethren call,
And by the Love that loves them all,
And by the whole world's Life they cry,
'O ye that live, behold we die!'

Jesus, for men of man the Son—
Yea, thine the cry from Macedon—
O, by thy kingdom and thy power
And glory of thine advent hour,
Wake heart and will to hear their cry,
Help us to help them, lest we die!"

IV. WHAT IS THE ANTIDOTE FOR THESE PERILS OF THE PENNY?

The one antidote is the practice of stewardship; not the discussion of it, not reading tracts and hearing sermons and making good resolutions on the subject, but practicing it. Our only safety from the curse of the penny is the consecration of the penny. Let us not think of it as a duty, but as a privilege—the privilege of representing God in the world, of responding to human need, of bringing in the kingdom of Jesus Christ.

Possibilities of the Penny.

Recently an adult native might have been seen waiting at a railway station in Northern India. Presently a train stops, and a passenger gets off and walks up and down the platform for a few minutes' exercise before the train moves on again. The native approaches him and asks: "Is this Dr. Goucher?" The answer being "Yes," immediately he prostrates himself on the platform, embraces Dr. Goucher's feet, and makes the wildest demonstrations of joy and gratitude. Surprised and annoyed, Dr. Goucher releases himself and asks: "What does this mean?" Says the native: "I am one of the Goucher boys. I have walked twenty miles to-day with the hope of but seeing your train, and God has permitted me to look into your face."

To explain this scene we must go back twenty years. At that time some money came into Dr. Goucher's possession. Realizing that every penny of it was God's, not his, he looked over the world and decided that the neediest place was this section of Northern India. Each year he placed a few thousand dollars there, establishing and sustaining missionary schools for boys and girls in fifty villages. From those schools have gone forth hundreds to be preachers and thousands to be teachers and workers. And to-day in that region the name of John F. Goucher is remembered in the prayers of fifty thousand natives brought out of darkness into light, all because one man remembered: "I am a steward of God."

Who can measure the possibilities of the penny in redeemed souls, in transformed communities, in nations uplifted? Every penny has two possibilities, a higher and a lower. Said one man to another recently: "Why don't you buy you a motor car?" "Because," was the reply, "I have made a vow not to buy me an automobile till I am supporting my own foreign missionary."

V. HOW LONG MAY WE HOLD ON TO THE PENNY?

Immediately after the Chicago fire three business men were looking at the smoldering ruins of their property. Said one of them: "Well, I thank God I have put some of my money where it cannot burn." And with a brave heart he walked away to begin his business life anew. As the eyes of the other two followed him, one of them said: "That man last year put thousands of dollars into the Lord's kingdom; and if I had not been a fool, I would have done the same thing."

"I Must Give While I Can."

A missionary presented to a London merchant the needs of his great field. The merchant wrote out and handed him a check for a large amount. While their conversation was still going on a telegram was brought to the merchant. He read it and said: "This dispatch informs me of a heavy financial loss I have sustained. I must ask you for that check again." With a sad face the missionary returned it. The merchant tore it in two, wrote out another for a larger amount, and said as he handed it to the missionary: "God is teaching me that I must give while I can."

"Be Ye Also Ready."

How long shall we hold on to the penny? The day is coming when the tightest grip will relax, when there will be crape on your office door, on your store door, on your home door. And where will you have gone? I answer in the very words of Scripture: you will have gone to "render an account of your stewardship." If, then, it shall appear that you used your penny as yours instead of God's, to you it will be said: "Thou wicked servant!"

God grant that to each of us the Saviour may be able to say, "*Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy Lord!*"