

Well, what do *you* think—is it? Are verbal acknowledgments of indebtedness sufficient in human relations? Will they satisfy our grocer or banker? Will they give us receipts in full if we verbally admit that we are indebted to them? Which, in everything, is the decisive test of sincerity—words or deeds? Which most honors God? Is “do” or “say” the key-word in the Master’s teaching?

“At what age should children be taught to practice tithing?”
Very early in life, the earlier the better.

“What are the reasons?”

Because thereby you enter into a practical, common-sense partnership with God and the child in building his or her character. God furnishes the material, you do the teaching, the child is the learner and doer. The cornerstone of all character building worthy of the name is a *deeply implanted sense of responsibility to God*. Teaching that responsibility only is not sufficient; to be of permanent value the teaching must be reduced to practice. *Tithing does just that and thus makes the teaching effective*. In early years, when the brain is plastic, memory retentive, and impressions permanent, is the best time to commence. The tithing child intuitively *puts God first*. Later he realizes that he has been, perhaps unconsciously, obeying Christ’s command, “Seek *first* the kingdom of God.”

PAMPHLET No. 19

How to Tithe and Why

BY A LAYMAN

“When should I commence tithing my income?”

Now—to-day. Count what income you have on hand and put aside one-tenth of it. Add to this one-tenth of all you receive from day to day, week to week, or month to month and draw from this fund as you have calls for aid in behalf of Christian work.

“Do you recommend this as the best method?”

Yes, for most people; especially farmers, men and women on salaries, wage workers and all persons who are not accustomed to keeping accounts. Professional men, tradesmen and business men who keep a record of their income and expenses prefer, as a rule, to open a “Tenth” or “Tithing Account,” crediting this account with one-tenth of their entire net income and charging it with all sums paid out for Christian work.

“How can a business man know his net income until he takes his annual or semi-annual inventory?”

Estimate as closely as you can what it will probably be and give on that basis until you know your net profits. If you have overgiven and can afford it charge the difference to Free Will Offering Account, otherwise carry forward the balance to the credit of Tithing Account.

“What constitutes my net income?”

If you are a farmer, it is all the money you receive for the products of your farm and the cash value of all your family consumes. From this gross amount it is right to deduct, before tithing, all money paid for hired help, seed, feed, taxes, insurance, etc.; also the cash outlay for repairs on buildings, farm implements, etc.

If you are a physician your net income is your entire income less your professional expenses, such as office rent, medicines, cost of keeping a horse or a machine, etc.

If you are a lawyer, substantially the same rules apply as to a physician.

If you are a minister, it is the total amount you receive less traveling and other expenses connected with your parish and ministerial duties.

If you are a merchant or a manufacturer or a banker, of course you keep accurate accounts. Your net income is the gross profits of your business less strictly business, but not family or personal expenses.

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If you are a mechanic, or employe and wage-worker in any capacity, whether by the day, month or year, your net income is your total income less legitimate business expenses connected with your work, such as car fare, etc.

"Suppose I am in debt. Should I not pay my debts before tithing my income?"

No. As well talk about not paying the interest on the money you borrow to use in business because you owe your grocer or other debts. Your Tithe is of all debts the most sacred. Under such a rule, all you would have to do to escape all obligations to give or pay anything would be to keep in debt. Besides, the universal experience of the very large number who have commenced tithing while in debt has been, that with the remaining nine-tenths they were able to pay their other debts more easily and promptly than they had previously succeeded in doing.

"Should I tithe my capital?"

No. Whether your capital is in money, or property, or brains, or hands, or in all these, it is that from which you produce income. Pay proportionately from your income only.

"Is the tenth all I should give?"

I have never known, nor heard of, anyone who did not give more than the tenth after practicing tithing for a year or two. Have you? Tithers call all beyond the tenth "Free Will Offerings." But talk of giving more than the tenth by or to those who do not believe in and practice tithing, is like trying to solve problems in mathematics by people who have not learned and do not believe in the multiplication table. The multiplication table occupies about the same relation to mathematics that tithing does to stewardship.

"Suppose I am able to support my family only by close economy; should I pay one-tenth?"

Yes. And if for no other reason than because the remaining nine-tenths will go further.

"Strange logic that. Can it really be true?"

I believe it to be absolutely true, and the reasons are based on the personal testimony of thousands, who have tested it. Will you not try it and prove its truthfulness? Now, I admit that if you should do it for this purpose only, you would, or at least ought to be, disappointed. But I take it for granted that you are a Christian, that you do want to honor God with your substance, that you do trust His promises, and that you want to do your duty. With these motives you will not be disappointed. But do not make the mistake of judging a lifetime by the experience of a few weeks or months.

"To what objects should I devote the tenth of my income?"

The most comprehensive and, to me, satisfactory answer is that it can be properly applied to every cause which has for its object the upbuilding and advancement of Christ's Kingdom, commencing with the free, strong and hearty support of your own church and pastor.

"What does the advancement of Christ's Kingdom include?"

In my opinion it includes anything you give without expectation or hope of repayment, or even partial pecuniary reward, for the purpose of making people purer, better and happier through faith in Christ and faith in you as an unselfish follower of Christ.

"Suppose that for the present I am not quite decided to adopt tithing my income, but that I resolve to be more liberal. Will not that answer?"

Liberal in what? Paying only a portion of your debt? You owe the tithe. Liberality does not commence until that has been paid.

"If I receive a gift of money or a legacy, should I devote the tenth of it to God and His work?"

Yes; the remainder then becomes capital from which you may spend for other purposes, make free-will offerings, or invest for the purpose of producing income. Credit your Tithing account with one-tenth of its value and pay this out as you have opportunity.

"Suppose the gift or legacy is in property?"

If you cannot divide it regard it as capital and tithe the income derived from it.

"Suppose my income is derived from investments or from rented property, what is my net income?"

It is all you receive, less the cost of collecting, taxes and repairs.

"If I may deduct taxes paid on property rented to others, why not on my home?"

Because taxes paid on your home are family expenses, just as rent would be if you did not own your home. In the other case they are business expenses, the rented property being your source of income.

"Suppose I have no regular income?"

Tithe whatever money you receive, whether in gifts, allowance, or for labor performed.

"Suppose a boy or girl is given say fifty cents a week as an allowance and is willing to give one-half of it or one-tenth of it to good objects as you advise; what advice would you give?"

One-tenth by all means. It is folly to train a child in habits that are not expected nor intended to be permanent.

"In our gifts to different objects we are often in doubt as to what should or should not be charged to our Tithing or Tenth account. Can you give any general rule which will serve as a guide in these matters?"

The rule commonly followed is to charge to that account all money voluntarily given, and the fair cash value to you—not to the recipient—of all else given to the cause of the Master or where the object is to do good in His name and where you never expect the return of either principal or interest.

If you have not already done so, will you not at once resolve to begin paying what you owe? No matter what your income, nor from what source it comes. No matter how old you are, or how young. You receive something; set aside one-tenth of it.

Do not think or say you cannot afford it. You can. You will not only have more money to spend for Christ, in doing good, but you will have at least as much, if not more, for your own use, if you do it. You cannot afford not to do it.

"Sounds strange?" Possibly it does, but the important question for you and me is, is it true? Thousands, tens of thousands, have tried tithing their income—are trying it—and their testimony is uniform as to its benefits.

"What was the dominant characteristic of the Master's life on earth?"

Unselfishness, beyond question. "I came not to do mine own will, but the will of Him that sent me." He put God first.

"What is the dominant natural characteristic of the whole human race?"

Selfishness, again beyond question. In some form selfishness is, not like the love of money, a root, but the fundamental root of all kinds of evil.

"Why is tithing an antidote to selfishness?"

Because when you tithe your income as it is received, you put God first. When you refuse to tithe, or, in other words, when you refuse to devote in advance a definite proportion of your income to God's service and work, you put self first. There is no dodging this fact and there is no middle ground.

"What result does tithing have on the spiritual life?"

Robert E. Speer says: "I think every man will find, as every man who has passed through the experience can testify, that the acceptance of a principle like this, marks a distinct era in the enlargement of his life."

"Is it wrong to pray for money?"

No, it is wrong not to pray for it if your desire for money is that you use it for good purposes. Don't you ask for God's guidance and blessing on your temporal affairs; in short, for temporal prosperity? If you don't, you ought to if you desire to be a faithful steward for larger amounts of money and property.

"Can I worship and serve God by the use of money?"

You might as well ask if you can truly worship Him without the use of money. Which has the most value, words or deeds? Prayers for missions, or money for missions? Words of sympathy for the poor, the weak, the suffering, or money to supply their needs?

Prayers for the success of missions, unless you give your full share of money, or work which is the equivalent of money, to enable them to succeed, are of no value.

"Is not desire for gain a low motive to appeal to as an incentive for doing good?"

That depends entirely on what you want to do with gain when you get it. If you intend to spend your gains for selfish purposes, yes, it is a low motive. If you desire gain that you may be more useful, that you may do more good, that you may be a faithful steward for larger amounts, your motives are high and pure.

"What is the difference between 'giving' and paying tithes to God?"

All the difference there is between paying your banker the interest on the money he has loaned to you, and "giving" it to him. God *owns* what you *possess*. You cannot "give" anything to its owner. The Master never used the word "give" as applied to tithing. His language was, "Ye pay tithes." "Ye tithe." The words, "tithe-giver" and "tithe-giving" are of recent coinage. See if you can find them in your dictionary.

"Is the law of the tithe legalistic or statutory?"

No. It is a fundamental law of God; hence cannot be either. The first definition of "Law" in the Century Dictionary is given as "A rule of action prescribed by authority; as, a law of God."

"Fundamental" is defined as "Pertaining to the foundation; original; as, a fundamental truth; a fundamental principle; a fundamental law."

Tithing is God's fundamental law—or, if you prefer the word, tithing is a fundamental *principle*, having its origin in the mind and will of God. In all that I have ever written on the law of the tithe, I have had in mind this fundamental conception of its meaning.

To the average man, "fundamental law" and "fundamental principle" mean exactly the same thing. We use them interchangeably just as we use the phrases "law of gravitation" and "principle of gravitation"; "law of attraction" and "principle of attraction"; "laws of mathematics" and "principles of mathematics," etc., etc.

The law of the tithe, the tenth of gain, to be devoted to unselfish use and service, and the law of the Sabbath, the seventh of time, to be devoted to rest and worship, are both fundamental laws or principles, promulgated for the good of the race and are as old as the race—neither is statutory, legalistic or Mosaic.

If the tithe is a principle, and it is, obedience to that principle is an obligation, a duty, hence the titles "What We Owe and How to Pay It," "What We Owe and Why We Owe It," etc.

"Briefly, what evidence have you obtained that tithing pays the tither?"

In pamphlet No. 2, "What We Owe and How to Pay It," of which, since 1878, millions of copies have been circulated, the following statement and question has always been published:

"My belief is that God blesses in temporal, as well as in spiritual things, those who honor Him by setting apart a stated proportion of their income to His Service. I have never known an exception. Have you? Please give me any facts within your personal knowledge on this subject. Especially give the facts if you know of any exceptions."